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**CITY OF
WESTMINSTER
HOUSING ELEMENT
UPDATE, 2000**

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**CITY OF
WESTMINSTER**

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B. Housing

Introduction

The Housing Section of the Community Development Chapter is intended to guide residential development and preservation in a way that is consistent with the overall economic and social values of the community. The residential character of a city is largely dependent upon the dwelling unit type, quality, location, and such factors as maintenance and neighborhood amenities.

Consistency with State Planning Law

The Housing Element is one of the seven General Plan elements required by the State of California, as articulated in Section 65580 to 65589.8 of the Government Code. State Law requires that the Element consist of:

An identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of Housing.

State Law also requires that a community evaluate its Housing Element every five years to determine its effectiveness in achieving City and State housing goals and objectives and to adopt an updated Element that reflects the results of this evaluation. The statutory updates in the Southern California Association of Governments (SCAG) region are due to be completed by July 1, 2000, with a seven and one-half year planning period from January 1998 through July 2005. As a consequence of this due date, a series of time frames for various aspects of the Housing Element preparation are established. There are three relevant time periods:

- 1989-2000: The previous planning period began on July 1, 1989, and is currently scheduled to end on June, 30, 2000.
- 1998-June 30, 2005: a planning period for assessing short-term housing construction needs.
- 2000-2005: an implementation period for housing programs.

The planning period for the Regional Housing Needs Assessment (RHNA) prepared by SCAG is from January 1998 to June 2005, a seven and one-half year period. The implementation period covered by this element is July 2000 through June 2005. By 2003, the City, along with other jurisdictions in the SCAG region, again will begin preparation for a revision of the housing element to cover the period from 2005-2010.

This document represents a comprehensive update of the City of Westminster's Housing Element to bring it into compliance with State Housing Law and to meet the 2000 updated requirement.

Citizen Participation

State law requires that local governments make diligent efforts to solicit public participation from all economic segments of the community in the development of the Housing Element.

During the preparation of the 2000 Housing Element, public input was actively encouraged. Residents of the community, and organizations and agencies that provide housing or housing related services, were contacted and participated in one community forum. Responses from these groups helped guide the Needs Assessment portion of the Housing Element, as well as the 2000 – 2005 Housing Plan. The Citizen Participation Program included the following components:

- A Community Forum;
- Outreach Activities targeted to the Vietnamese and Hispanic communities (e.g. advertisements in community newspapers promoting participation in Community Forum);
- Public review of the Draft Housing Element at the City's public libraries and community centers;
- Review of the Draft Element by the California Department of Housing and Community Development; and
- Public Hearings held before the Planning Commission and the City Council.

Prior to adoption of the element, legally noticed public hearings were conducted by the Planning Commission and City Council on _____.

Copies of the Draft Housing Element were also reviewed by the Department of Housing and Community Development as required by state law.

General Plan Consistency

The Housing Element of the General Plan is only one component of a City's overall planning program. The California Government Code requires that General Plans contain an integrated, consistent set of goals and policies. As such, the Housing Element is affected by development policies contained in the Land Use Element, which establishes the location, type, density, and allocation of land uses throughout the City. The Circulation Element establishes policies for providing essential streets and roadways to all housing that is developed. The policies contained in other elements of the General Plan impact the quality of life that the citizens expect.

As segments of the General Plan are amended in the future, the Elements of the General Plan, including the Housing Element will need to be reviewed for the purposes of maintaining internal consistency.

Housing Element Organization

Section 65583 of the Government Code specifies that the Housing Element include the following components:

- Population and employment trends
- Housing stock characteristics
- Inventory of land suitable for residential development

- Units at risk of conversion to market rate
- Governmental and non-governmental constraints on affordable housing
- Existing, future, and special housing needs of the population
- Opportunities for energy conservation in relation to residential development
- Assessment of the 1996 Housing Element.

Also included in this section is an assessment of the community's allocated portion of the regional housing needs of all income groups as determined by the Southern California Association of Governments (SCAG) and the Orange County Council of Governments (OCCOG).

Existing Conditions

Population and Growth Characteristics

The purpose of this section is to illustrate Westminster's current conditions in terms of its demographics and existing housing stock. Accordingly, the section entails discussions on Westminster's population and housing trends by looking at the most current data, where available, and earlier data to make comparisons between time periods to reflect on the current state of the City and its future direction.

Regionally, Orange County has been experiencing increasing growth rate from 1970 to the present, although proportionality the rate has slowed down over the past two decades. The 1970 Census identified a countywide population of 1,420,802. The population increased to 1,932,709 in 1980 (36% increase), and 2,410,556 in 1990 (24.7% increase). Based on estimates from the California Department of Finance (DOF), the population for the County was 2,775,619 in 1999 (15% increase).

Since the incorporation of the City in 1957, Westminster's population has increased from 10,755 to 25,750 in 1960 to 60,076 by 1970. This was followed by a slower growth rate between 1970-1980, where the total population increased by 11,268 residents, (18.7%). The slow growth continued into 1980s, with an increase of 6,985 residents (9.8%). Surrounding cities such as Santa Ana and Garden Grove absorbed much of the 1980-1990 population increase. This was largely the result of Westminster's inability to accommodate such growth due to its limited availability of vacant buildable land for housing development. The 1999 population estimates from the California Department of Finance show a slightly higher growth rate with total population of 86,248, an increase of 8,130 residents (10.4%). Table IVB-1 is a summary of population changes in Westminster and surrounding Cities from 1980-1999. Figure IVB-1 is an illustration of the City's population trends and projections.

**TABLE IVB-1
POPULATION GROWTH 1980-1999
CITY OF WESTMINSTER AND SURROUNDING JURISDICTIONS**

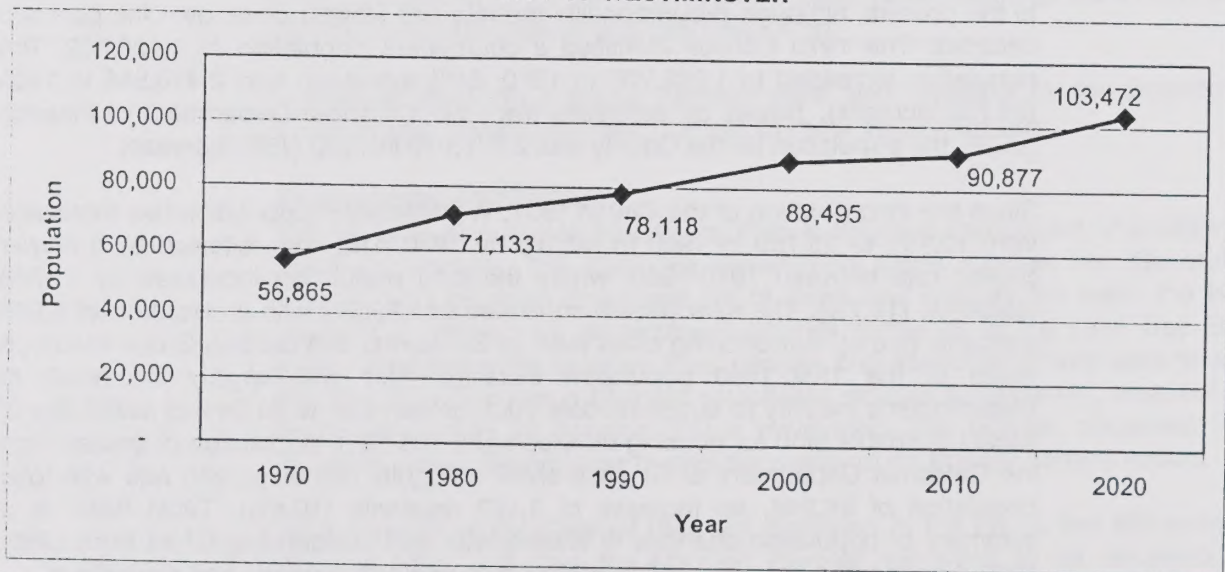
Jurisdiction	1980 ¹	1990 ¹	1999 ²	1980-90 Growth		1990-99 Growth	
				Number	Percent	Number	Percent
Westminster	71,133	78,118	86,248	6,985	9.8%	8,130	10.4%
Costa Mesa	82,291	96,357	105,600	14,066	17.1%	9,243	9.6%
Fountain Valley	55,080	53,691	56,400	-1,389	-2.5	2,709	5.1%
Garden Grove	123,351	143,050	156,500	19,699	16	13,450	9.4%
Huntington Beach	170,505	181,519	196,700	11,014	6.5	15,181	8.4%
Santa Ana	203,713	293,742	315,000	90,029	44.2	21,258	7.2%
Orange County	1,932,709	2,410,556	2,775,619	477,848	24.7%	365,063	15.1%

¹ Source: U.S. Census 1990, STF-3A

² Source: California Department of Finance, Population Estimates, January 1, 1999.

However, population projections indicate that there will be a reduction in the rate of growth in to 2020, with the population reaching 103,472, an increase of 17,224 residents (annual 1%).

**FIGURE IVB-1
POPULATION GROWTH TRENDS 1970-2020
CITY OF WESTMINSTER**



Source: Center for Demographic Research (CDR), California State Fullerton, 1999.

According to data from Orange County Department of Health and 1980-1990 Census, Westminster's natural population increase figure (the number of live births minus deaths) increased steadily through the early 1990s, but has since experienced a decline. Nevertheless, natural increase continues to be a significant factor in the population growth, as can be shown by the negative net migration occurring in the City. Table IVB-2 illustrates factors in population changes.

**TABLE IVB-2
COMPONENTS OF POPULATION CHANGE 1980-1996
CITY OF WESTMINSTER ¹**

Year	Population ¹	Population Change from Previous Year	Percentage Change from Previous Year	Live Births ²	Deaths ²	Birth Rate ³	Death Rate ³	Natural Increase	Natural Increase as a % of Population	Net Migration*
1980	71,133	733	1.04%	1,122	419	15.8	5.9	703	0.99%	+30
1985	74,626	699	0.94%	1,184	477	15.9	6.4	707	0.95%	-8
1990	78,118	698	0.90%	1,623	474	21.0	6.1	1,149	1.47%	-451
1993	80600	1,100	1.38%	1,662	532	20.4	6.5	1,130	1.4%	-30
1994	80700	100	0.12%	1,537	482	18.7	5.9	1,055	1.3%	-955
1995	81900	1,200	1.49%	1,469	519	17.8	6.3	950	1.16%	-250
1996	82700	800	0.98%	1,482	555	17.8	6.7	927	1.12%	-127

Net Migration is the difference between population change and natural increase.

¹ Source: U.S. Census 1980, 1990 (1981-1989 population estimated through straight line projections)

² Orange County Department of Health

³ Per 1000 Capita

Age

Age distribution is an important factor in determining housing demands. Traditional assumptions are that the young adult population (19 to 34 years old) tends to favor, or can only afford apartments, low to moderate cost condominiums, and smaller single-family units. The adult population (35 to 65 years old) provides the major market for moderate to high-end apartments, condominiums, and single-family homes. This age group tends to have higher incomes and larger household sizes. The senior population (65 years and older) tends to generate demand for low to moderate cost apartments, condominiums, group quarters, and mobile homes. Some seniors may also live in older, larger houses that once housed the entire family.

The 1990 Census indicates that the 35-64 age group represents one of the largest age segments in the City of Westminster (34%). In addition, demographic estimates for 1997 provided by Center for Demographic Research at California State University Fullerton (CDR) show that this population has increased substantially since 1990. Generally, this age group provides housing for the 0 to 18-year age group. As shown in Table IVB-3, the 0 to 14 age group has increased by approximately 2% since 1990. The largest decline occurred in the 15 to 24 year age group. Overall this age group has declined from 20% in 1980 to 13% in 1997.

TABLE IVB-3
AGE DISTRIBUTION 1980-1997
CITY OF WESTMINSTER¹

Age Group/ Year	1980		1990 ²		1997 ³		1990:1997
	Number	% of Population	Number	% of Population	Number	% of Population	% Change
0 - 4	4,933	6.9%	5,745	7.4%	6,980	8.3%	+ 0.9%
5 - 14	11,404	16.0%	10,822	13.5%	12,080	14.4%	+0.9%
15 - 24	14,007	19.7%	12,454	16.7%	10,801	12.9%	-3.8%
25 - 34	11,576	16.3%	15,596	19.5%	15,169	18.1%	-1.4%
35 - 54	17,652	24.8%	19,414	24.7%	23,018	27.5%	+2.7%
55 - 64	6,286	9.0%	6,918	8.8%	6,928	8.3%	-0.6%
65 +	5,275	7.0%	7,169	9.4%	8,864	10.6%	+1.2%
TOTAL	71,133	100%	78,118	100%	83,840	100%	+7.3%

¹ Figures may not add up to 100% due to rounding.

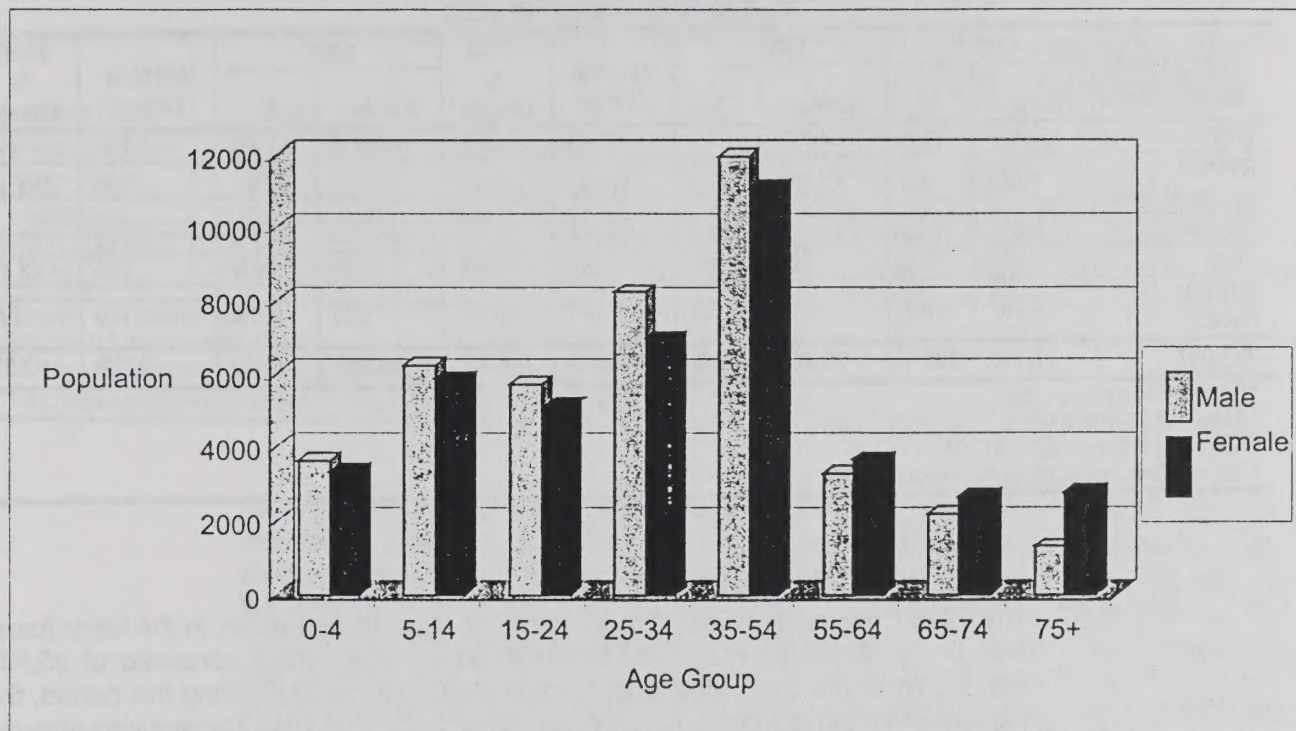
² Source: U.S. Census 1990. STF-3A

³ Source: Center for Demographic Research (CDR), 1999.

Moreover, 1990 data indicates that the combination of 0 to 14 and 35 to 64 year age groups is 58.5% of the City total population. This trend may be reflective of demands for large housing units such as single-family homes. Current data also shows that the age group between 25-34, which is also the home purchasing group, represents another large age segment of the City's total population. As such, this may increase the demand for more single-family homeownership opportunities.

The senior population (65+) has increased over the last 20 years from 4% of the total in 1970, to 9% in 1990, and nearly 11% in 1997 at 8,864 persons of age 65 years or older. This steadily increasing population group creates an increased demand for smaller one and two bedroom housing units that require less maintenance and are more affordable. Figure IVB-2 is a summary of the City's population by age and gender.

**FIGURE IVB-2
POPULATION BY AGE AND GENDER 1997
CITY OF WESTMINSTER**



Source: Center for Demographic Research, 1999

Race and Ethnicity

As illustrated in Table IVB-4, Caucasians and Asian and Pacific Islanders were the two largest racial groups in the City in 1997, representing 51% and 25% respectively. The Hispanic population was at 21.7% and the African-American and "All Other Race" category collectively comprised 1.8%. The most significant changes in racial/ethnic composition occurred in the years 1980 – 1990. During this period the Asian and Pacific Islander segment of the population increased by 11,236 (191.4%), the Hispanic population increased by 6,354 (74.4%); and the African-American population increased by 287 residents (56.5%). Contrary to the increases in the other non-Caucasian populations, the "All Other Races" population group decreased by 86.6%. Since 1990, the non-Caucasian population continued to grow, but at slower rates of 24.1%, 21.9%, 23.4%, and 29%, respectively. Table IVB-4 is a summary of racial and ethnic composition in the City.

**TABLE IVB-4
RACIAL AND ETHNIC COMPOSITION 1990-1997
THE CITY OF WESTMINSTER**

Racial/ Ethnic Group	1980 ¹		1990 ²		Absolute Change	80-90 % Change	1997 ³		Absolute Change	90-97 % Change
	Number	%	Number	%			Number	%		
White	51,450	72.3	44,707	57.5	-6,743	-12.7%	42,940	51.2%	-1,767	-4%
Asian or Pacific Islander	5,869	8.3	17,105	21.9	11,236	191.4%	21,228	25.3%	4,123	+24.1%
Hispanic*	8,542	12.0	14,896	19.0	6,354	74.4%	18,156	21.7%	3,260	+21.9%
Black	508	0.7	795	1.0	287	56.5%	981	1.2%	186	+23.4%
All Other Races	4,766	6.7	415	0.6	-4,129	-86.6%	535	0.6%	120	+29%
TOTAL	71,113	100%	78,118	100%	6,985	+9.8%	83,840	100%	5,722	+7.3%

*Hispanic origin (of any race)

¹ Source: U.S. Census 1980

² Source: U.S. Census 1990, STF-3A.

³ Source: Center for Demographic Research, 1999.

Employment Characteristics

The 1990 Census identifies 42,409 people, of ages 16 and older, in the labor force. This is an 18.1% increase from the 1980 labor force, which consisted of 35,907 people. While the size of the labor force in the City increased during this period, the percent of employed persons was reduced by 1.3%. The 1990 Census also showed that 93.9% of the labor force was civilian employed and 0.3% were in the armed services.

October 1999 data from the State Employment Development Department (EDD) showed Westminster's labor force at 46,510, an increase of 9.6%. While EDD does not distinguish the civilian employed from those in the armed forces, an assumption can be made, based on the 1990 Census, that the overwhelming majority of the City's labor force was civilian employed.

Moreover, EDD data indicated an unemployment rate of 3.2% in 1999, which was slightly higher than that of Orange County as a whole, which had a 2.6% unemployment rate. Table IVB-5 illustrates labor force employment characteristics and trends from 1980 to 1999.

**TABLE IVB-5
EMPLOYMENT CHARACTERISTICS AND TRENDS 1980-1999
CITY OF WESTMINSTER**

Labor Force	1980 ¹		1990 ²		1999 ³		Difference in 1980 – 1990 Employment Rate		Difference in 1990- 1999 Employment Rate	
Civilian Employed	34,177	95.2%	39,832	93.9%	45,120 ⁴	96.8%	+5,655	-1.3%	+5,138	+2.6%
Armed Forces	166	0.5%	150	0.3%			-16	-0.1%		
Unemployed	1,564	4.3%	2,427	5.7%	1,390	3.2%	+863	+1.4%	-1,037	-2.5%
Total Labor Force age 16 or older	35,907	100.0%	42,409	100%	46,510	100%	+6,502	N/A	+4,101	N/A

¹ Source: U.S. Census 1980

² Source: U.S. Census 1990, STF-3A

³ Source: EDD-October, 1999 Data on Civilian and Armed Forces Employment is unavailable.

⁴ EDD does not differentiate between Civilian Employed and Armed Forces

As shown in Table IVB-6, the most prevalent occupations in Westminster were technical, sales and administrative support (34.3%), and managerial and professional careers (26%) in 1990. These occupations increased as a percentage of the work force by 1.5% and 0.7%, respectively, from the 1980 Census figures. The 1990 census also indicated that the largest percentage of Westminster's population was employed in the manufacturing industry, at 24.6%, followed by the retail industry, which employed 17.5% of the work force. The third biggest employer was the professional and related services industry, which employed 16.3% of the City's work force. This industry also gained 1,103 jobs during the period 1980-1990, an increase of 0.5% as a proportion of all industries. The occupational categories of precision, production, craft, and repair encountered a 2.8% reduction during the period of 1980-1990. Table IVB-6 identifies the City's occupational characteristics and trends by sector. Table IVB-7 is a list of the City's major employers.

**TABLE IVB-6
OCCUPATIONAL CHARACTERISTICS AND TRENDS 1980-1990
CITY WESTMINSTER +**

Occupation (Civilian Work Force)	1980		1990		Numeric Change	Change as % of whole
	Number	Percent	Number	Percent		
Managerial & Professional	8,668	25.3%	10,358	26.0%	+1,690	+0.7%
Technical, Sales, Administrative Support	11,193	32.8%	13,679	34.3%	+2,486	+1.5%
Service Occupations	3,577	10.4%	4,383	11.0%	+806	+0.6%
Farming, Forestry, Fishing	355	1.0%	392	1.0%	+37	0.0%
Precision production, Craft, Repair	5,401	15.9%	5,222	13.1%	-179	-2.8%
Machine Operator, Fabricator, Laborer	4,983	14.6%	5,798	14.6%	+815	+1.6%
Total	34,177	100.0%	39,832	100.0%	+5,655	+16.5%
Industry (Civilian Work Force)						
Agriculture, Fishing, Forestry, Farming	528	1.5%	570	1.4%	+42	-0.1%
Construction	2,034	6.0%	2,732	6.9%	+698	+0.9%
Manufacturing	9,401	27.5%	9,802	24.6%	+400	-2.9%
Transportation	1,543	4.5%	1,675	4.2%	+132	-0.3%
Communications, Other Public Utilities	870	2.5%	831	2.1%	-39	-0.4%
Wholesale Trade	1,850	5.4%	2,083	5.2%	+233	-0.2%
Retail Trade	6,209	18.2%	6,980	17.5%	+771	-0.7%
Finance, Insurance, Real Estate	1,921	5.6%	2,968	7.5%	+1,047	+2.9%
Business, Repair Service	1,779	5.2%	2,458	6.2%	+679	+1.0%
Personal Entertainment, Recreation Services	1,305	3.8%	2,147	5.4%	+842	+1.6%
Professional, Related Services	5,408	15.8%	6,511	16.3%	+1,103	+0.5%
Health Service	1,863	-	2,361	-	+498	-
Education Service	2,283	-	2,378	-	+95	-
Other Services	1,262	-	1,772	-	+510	-
Public Administration	1,329	4.0%	1,075	2.7%	-253	-1.3%
Total	34,177	100.0%	39,832	100.0%	+5,655	+16.5%

Source: City of Westminster, 1996 General Plan Technical Document

**TABLE IVB-7
MAJOR EMPLOYERS 1999
CITY OF WESTMINSTER**

Company	Number of employees
Levolor Home Fashions	325
Mullikin Medical Center	100
Alumatherm Heat Treating Co.	40
West Tool	25
Veneman Furniture Inc.	25

Source: Orange County Business & Industrial Directory 1999

Household and Income Characteristics

Household Formation and Composition¹

The 1990 Census identified 25,194 households with an average of 3.10 persons per household, representing a 5.6% increase in the number of households since 1980. According to 1999 DOF estimates, there were 25,843 households and size has increased to 3.32 persons per household, representing an increase of 2.6% in the number of households and a slight increase in household size (.22%). This increase in household size indicates that Westminster has experienced continual growth in household size over the last twenty years. This growth in household size also creates greater demand for larger housing units that will accommodate the increasing household size in Westminster.

Families comprise the majority of the households in the City of Westminster. In 1980 there were 18,558 families, 77.9% of the total households. According to the 1990 Census, 19,254 households (76.4%) of the total were families. The 1990 Census showed the average family size as 3.62 persons per family. It is also interesting to note that the 1990 Census identified 4,703 households as having five or more persons per households, representing 18.6% of the total household count. The 1980 Census data did not have such a category. This is a strong indication that a number of families are living under extremely crowded conditions (1.5 person per room), and this adds to the demand for larger units.

The 1990 Census identified 4,339 single-person households in Westminster and 1,601 households with unrelated individuals dwelling in the same unit. Both figures represent an increase from the 1980 Census, which identified 3,931 single-person households and 1,348 unrelated households. Table IVB-8 illustrates these household characteristics.

¹ There is a distinction between the terms "family" and "household." A family is defined as a group of two or more related persons living in a unit, which may include single parents and children. A "household" may consist of unrelated persons, such as roommates and unmarried couple, living in single unit.

**TABLE IVB-8
HOUSEHOLD SIZE 1980-1990
CITY OF WESTMINSTER**

Households	1980 ¹		1990 ²	
1 Person	3,900	16.4%	4,339	17.2%
2 Person	7,530	31.6%	7,604	30.2%
3 Person	4,315	18.1%	4,438	17.6%
4 Person	4,350	18.3%	4,110	16.3%
5 Person	2,210	9.2%	2,153	8.5%
6 Person	1,532	6.4%	1,134	4.5%
7 Person or more	N/A ³	N/A ³	1,416	5.6%
TOTAL	23,837	100%	25,194	100%
AVERAGE HOUSEHOLD SIZE	2.97		3.10	
Family Households	18,558	77.9%	19,254	76.4%
One Person Households	3,931	16.5%	4,339	17.5%
Unrelated Households	1,348	5.5%	1,601	7.0%
Population in Group Quarters*	236	N/A	278	Not Available

*The population living in group quarters are not considered a household. These individuals include persons living in institutional housing such as patients and inmates and also non-institutional group quarters such as rooming houses, military quarters, religious group housing, and college dormitories.

¹ Source: U.S. Census 1980

² Source: U.S. Census 1990, STF-3A

³ The 1980 Census did not contain this category.

In addition, the 1990 Census identified 2.95 persons per household in owner-occupied units and 3.35 persons per household in rental units. This difference is significant in that larger households are occupying rental units, which typically are smaller in size. The Census also indicated that 6.6% of the owner-occupied units are overcrowded (more than one person per room, excluding kitchens, bathrooms, hallways, and closets) and 28.1% of the rental units are overcrowded.

Household Income

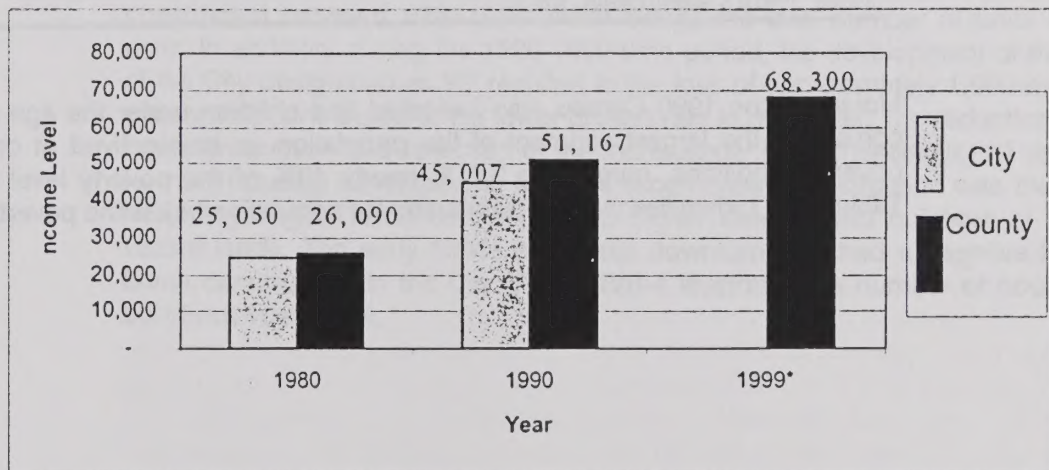
The 1990 Census indicated that the annual median household income was at \$41,364 and the median family income at \$45,007. This is an 80.4% increase in household income and a 79.7% increase in family income, from the 1980 Census, which showed a median household income of \$22,930 and the median family income of \$25,050.

**TABLE IVB-9
HOUSEHOLD AND FAMILY INCOME ESTIMATES 1990
CITY OF WESTMINSTER**

Income	Households	% of Total Households	Families	% of Total Families
\$0-\$14,999	3,658	14.52%	2,030	10.54%
\$15,000-\$29,999	4,807	19.08%	3,414	17.73%
\$30,000-\$44,999	5,243	20.81%	4,181	21.71%
\$45,000-\$59,999	4,043	16.05%	3,207	16.66%
\$60,000 +	7,443	29.54%	6,422	33.35%
TOTAL	25,194	100%	19,254	99.9%
Westminster Median Household Income			\$41,364	
Westminster Median Family Income			\$45,007	
Source: U.S. Census 1990, STF-3A				

Comparatively, Westminster households generally earn less than Orange County as a whole, at \$45,922 as the median household income and the median family annual income of \$51,167, as indicated in the 1990 Census data. The State Department of Housing and Community Development (HCD) figures show the 1999 Orange County median income at \$68,300. Table IVB-10 is income distribution in the City of Westminster. Figure IVB-3 provides income distributions for the City of Westminster and compares median income levels with Orange County.

**FIGURE IVB-3
COMPARATIVE MEDIAN INCOMES IN THE CITY OF WESTMINSTER VS. ORANGE COUNTY 1980-1999**



* Note: Median income figures for the City of Westminster not currently available.

Source: U.S. Bureau of Census 1980-1990; State Department of Housing and Community Development, 1999

The U.S. Census Bureau estimated the 1998 poverty level for a family of four at \$16,660 per year. The City of Westminster was estimated to have 2,050 households living at or below poverty levels in 1990. This translates into 884 married families;

581 single-parent households; and 585 non-family households. This equates to a total of 8,859 individuals living at or below the poverty level or 11.4% of Westminster's total population.

Furthermore, of the 884 married families below poverty level, 745 (84%) were families with children. 439 of this population group were female-headed households of which 387 (88%) were households with children. Overall, 59% of the households at or below poverty level were households with children. Table IVB-10 is a summary of population living at or below poverty levels in the City.

**TABLE IVB-10
POPULATION BELOW POVERTY LEVEL
CITY OF WESTMINSTER**

Population Segment	Number of Households Below Poverty Level	Percentage of Households Below Poverty Level
<i>Married Couple Families</i>	884	43.1%
Family With Children	745	36.3%
Family Without Children	139	6.8%
<i>Male Households</i>	142	6.9%
With Children	68	3.3%
Without Children	74	3.6%
<i>Female Households</i>	439	21.4%
With Children	387	18.9%
Without Children	52	2.5%
<i>Non-Family</i>	585	28.5%
TOTAL HOUSEHOLDS	2,050	100%

Source: 1990 U.S. Bureau Census, STF-3A.

Moreover, the 1990 Census also indicated that children under the age of eighteen comprised the largest segment of the population as having lived at or below the poverty conditions, numbering 3,518, nearly 40% of the poverty level population. Table IVB-11 identifies the age distribution for population below the poverty level.

**TABLE IVB-11
POPULATION BELOW POVERTY LEVEL BY AGE 1990
CITY OF WESTMINSTER**

Age	Number	%
0-4	940	10.6%
5-11	1,460	16.5%
12-17	1,118	12.6%
18-24	1,452	16.4%
25-34	1,662	18.8%
35-54	1,410	15.9%
55-64	353	4.0%
65+	464	5.2%
Total	8,859	100%

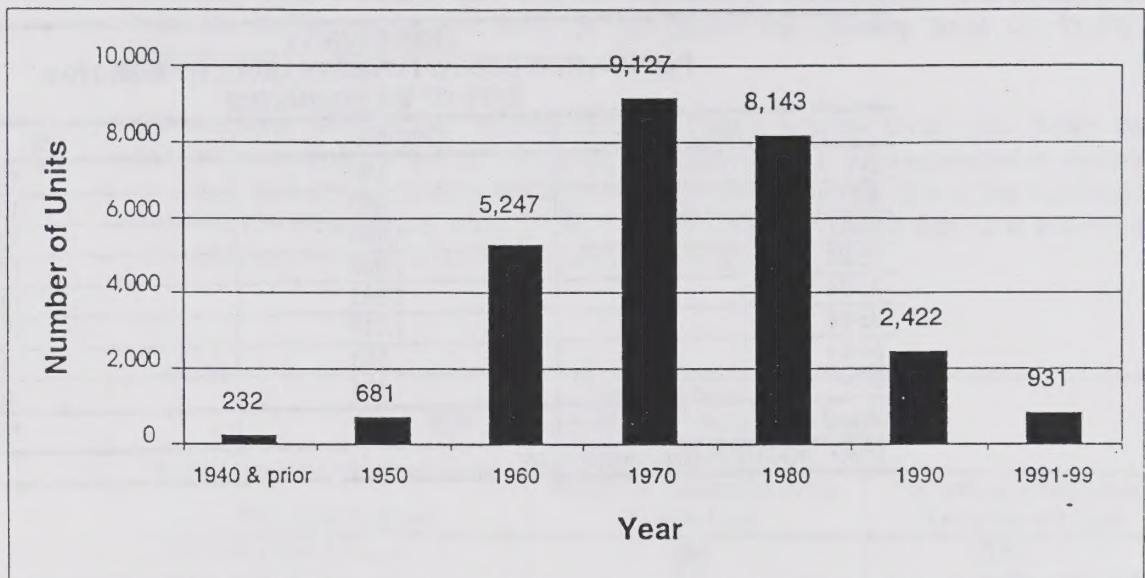
Source: 1990 U.S. Bureau Census, STF-3A

Housing Stock Characteristics

Housing Stock Profile

According to the 1990 Census data, there were 25,852 total housing units in the City of Westminster. Much of the housing stock (87%) was built in the years between 1950-1979, which coincides with the City's highest rate of growth. The City experienced a building explosion in the 1960s, at which time most of the vacant land was absorbed. The trend was followed by a reduction in the rate of housing growth in 1970, which has continued into the late 1990s, with a net total of 931 units constructed between 1990-1999 which brings the total number of units to 26,642 units. In addition, during the 1990-1999 time period, the development of three areas of the City designated as PD resulted in the loss of approximately 1,000 more home units which contributed to the lower growth rate in new units. The reduction in rate of home production is a reflection of the increasingly limited availability of vacant land for new housing development. In more recent years construction was the result of infill, recycling of lower density land to higher density, and build-out of remaining vacant lands. The early 1990s economic downturn also had a negative impact on home construction in the City. Figure IVB-4 illustrates the number of housing units built from 1940-1999.

FIGURE IVB-4
NUMBER OF UNITS CONSTRUCTED BY DECADE
CITY OF WESTMINSTER



Source: 1980-1990 U.S. Bureau of Census; California Department of Finance, 1999

The largest portion of Westminster's housing stock consists of single-family detached units. According to the 1990 Census, there were 14,192 single-family detached housing units, which comprised 54.9% of the City's housing stock. From 1980 to 1990, the single-family detached housing stock was reduced by 637 units, due to conversions to attached products or other more intense uses. However, between 1990 and 1999, the Department of Finance estimates that the single-family detached housing stock increased by 563 units. The City also gained 371 multi-family units as part of the 981 additions to the existing housing stock. However, while the City gained a few more units, 50 mobile home units were eliminated from the total housing stock.

Table IVB-12 illustrates trends in the Westminster housing unit type.

**TABLE IVB-12
COMPOSITION OF HOUSING STOCK BY UNIT TYPE 1980-1999
CITY OF WESTMINSTER**

Type	1980 ¹		1990 ²		Absolute Change	% Change	1999 ³		Absolute Change	% Change
	Number	Percent ¹	Number	Percent ¹			Number	Percent ¹		
SF detached	14,829	60.4%	14,192	54.9%	-637	-3.5%	14,755	55.38%	+563	+2.2
SF Attached	1,440	5.9%	1,988	7.69%	+548	41.1%	2,035	7.64%	+47	+2.4
2 units	376	1.5%	318	1.23%	-582	-12%	2,001	7.51%	+48	+2.5
3-4 units	1,382	5.6%	1,635	6.32%	+253	13.7%				
5 or more units	4,283	17.4%	4,606	17.82%	+323	5.5%	4,929	18.5%	+323	+7.0
Mobile Homes Trailer etc.	2,249	9.2%	2,972	11.5%	+723	29.7%	2,922 ⁴	10.97%	-50	-1.7
Other	-	-	141	0.55%	+169	N/A	-	-	-	-
Total	24,559	100%	25,852	100%	+1,293	+5.3%	26,642	100%	+931	+3.1%

¹ Source: 1980 U.S. Bureau of Census

² Source: 1990 U.S. Bureau of Census, STF-3A

³ Source: California Department of Finance Population and Housing Estimates, Jan. 1, 1990 and 1999

⁴ It should be noted that while DOF show 2,922 mobile home units, recent GIS/Aerial photographs shows there are currently 1,921 mobile home units in the City. This is due to the elimination of 4 mobile home parks located in the Planned Development areas.

Units in Need of Replacement

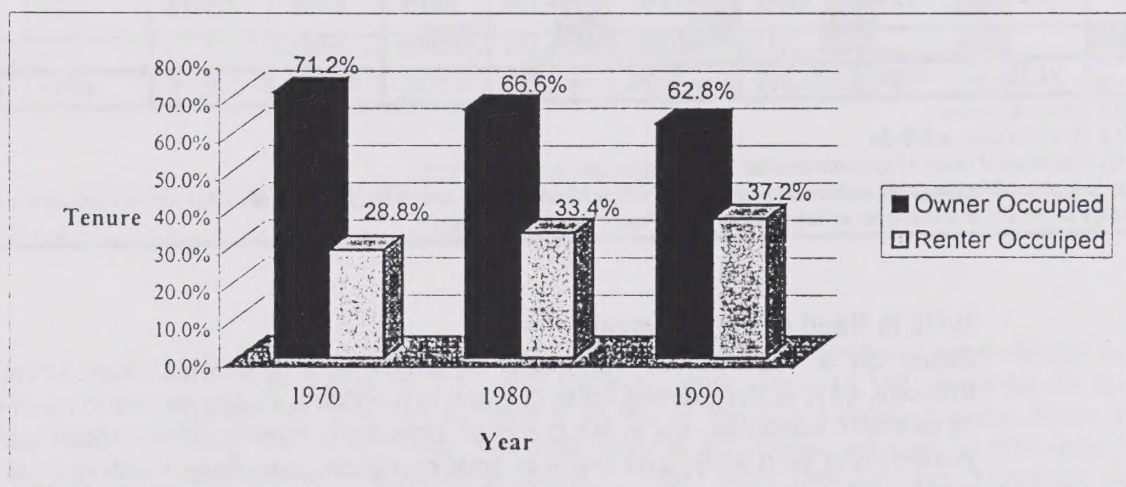
Based on a 1991 survey conducted by students at California State University, Pomona, 95% of the existing housing stock in the City was determined to be in good to excellent condition; 4% in fair condition potentially needing minor repair such as painting and yard work; and one% in poor condition, potentially needing significant repair such as roofs, wall repair, plumbing, and more. An extrapolation of the 1991 survey based on housing stock figures for 1999 indicates that 1,066 units were in need of minor rehabilitation and 266 units were in need of major rehabilitation or replacement. As shown in Table IVB-48, the City has rehabilitated 134 homes between 1991 and 2000 through the Housing/Rental Rehabilitation Program. Therefore, one can assume that approximately 1,198 units remain in need of rehabilitation or replacement.

In addition to structural deficiency, the lack of certain infrastructure and utilities often serves as an indicator of substandard conditions. According to the 1990 Census, there were 85 housing units that lacked complete plumbing facilities. The majority of units were hooked up to the public sewer system, with less than 1% of all units on septic tanks or other means of sewer disposal. Less than 1% of the units in the City (199 units) lacked complete kitchen facilities. Additionally, there were 124 units that have no source of heating, and 100 units that rely on wood, fuel oil, solar energy or an alternative fuel as the heating source. There are 15 units that draw their water sources from private wells, while all other housing units rely on the public system or a private water provider (1990 Census, Summary Tape File 3). Together with windshield surveys and housing age analysis, these figures indicate that only a very small proportion of units in the City reflect substandard infrastructure and/or utility conditions. As of 1999, the majority of Westminster housing stock was still rated to be in good to excellent condition. However, considering that nearly 60% of the housing stock is over 30 years or older, precautionary measures should be taken to preserve the quality and livability of the City's housing stock.

Tenure

According to the 1990 Census, there were 15,742 owner-occupied housing units (62.8%), and 9,335 renter occupied housing units (37.2%). Out of the 25,852 housing units in Westminster, 25,077 units were occupied, representing a high occupancy rate of 97%. Over the past 20 years, owner-occupancy has been declining and renter occupancy has been increasing. This shift in tenure may be attributed to the increasing cost of home ownership over the last 30 years. Figure IVB-5 is a summary of housing tenure from 1970 to 1990.

**FIGURE IVB-5
HOUSING TENURE 1970-1990
CITY OF WESTMINSTER**



Source: 1970-1990 U.S. Bureau of Census

The following table represents Westminster's 1990 housing stock inventory by housing type and tenure. As indicated in the figure below, a significantly large percentage of the single-family units were owner occupied, and a relatively high percentage of the multi-family were renter occupied.

**TABLE IVB-13
OCCUPIED HOUSING UNITS BY TENURE 1990
CITY OF WESTMINSTER**

Type	Owner-Occupied Units		Renter-Occupied Units		Total
	Number	Percent*	Number	Percent*	
Single-Family	12,870	81.76%	3,060	32.78%	15,930
2-4 Multi-family	70	0.44%	1,802	19.3%	1,872
5 or more Multi-family	60	0.38%	4,286	45.91%	4,346
Mobile Home	2,695	17.12%	123	1.32%	2,818
Other	47	0.3%	64	0.69%	111
TOTAL	15,742	100	9,335	100%	25,077

Source: 1990 U.S. Bureau of Census, STF-3A.

*Indicates proportion represented out of total occupied housing units by tenure.

Vacancy Rate

The vacancy rate is a strong indicator of the housing market and conditions of a community. A high vacancy rate can translate into ample housing opportunities and more affordable housing. On the extreme cases, it can also represent blight and may indicate negative social and economic conditions. A low vacancy rate can indicate a healthy and thriving community. However, there is a downfall in having a very low vacancy rate. A low vacancy rate or tight housing market also leads to housing scarcity, which impacts the affordability and thus the living conditions.

The 1990 Census identified 3% of Westminster's housing stock as vacant. The vacancy rate remained at 3% according to the January 1999 figures from DOF. The data also shows that there were a total of 775 vacant units in the City, of which 395 were rental properties (51%) and 202 or 26% were single-family units on the market for sale (the remaining units are classified as "other" types of dwelling units). In comparison, Westminster has a lower vacancy rate than Orange County (5.8%).

SCAG identifies optimum vacancy rates at 2.0% in single-family units (owner market units) and 5.0% in multi-family units (renter market units). The City's vacancy rate is approximately 1.3% in single-family (owner) units and 4.2% in multi-family (rental) units. As both vacancy rates are below the optimum rate, it can be assumed that there is a need for additional housing. SCAG's definition of vacant units does not consider rented or sold but-not-yet-occupied units, and seasonal or occasional use units.

Rooms Per Unit

The 1990 Census estimates shows of the 25,852 housing units in Westminster, 13,774 of the units consisted of 3 or more bedrooms (53.2%), followed by 7,691 units with two bedrooms (29.7%), and 4,387 one bedroom or studio units (16.9%). As discussed earlier, 25,077 units of the 25,852 total housing units were occupied. From these occupied units, the owner market occupied 636 of the units with one or less bedroom, 3,751 units with 2 bedrooms and 11,355 units with three or more bedrooms. The renter market occupied 2,214 of the units with three or more bedrooms; 3,583 units with two bedrooms; and 3,538 units with 1 bedroom or less. Comparatively, this is an indication that a large number of renters, whom generally tend to have bigger families, were dwelling in units that may be spatially inadequate. Table IVB-14 is a summary of rooms per unit by tenure.

**TABLE IVB-14
HOUSING INVENTORY AND OCCUPANCY 1990
CITY OF WESTMINSTER**

Category	Total	Housing Type			
		0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	%*
Year Round Housing	25,852	4,387	7,691	13,774	
Occupied Units	25,077	4,174	7,334	13,569	97%
Rental Units	9,335	3,538	3,583	2,214	36.1%
Ownership Units	15,742	636	3,751	11,355	60.9%
Total Vacant	775	213	357	205	3%
Vacant for Rent ²	396	-	-	-	1.5%
Vacant for Sale ³	202	-	-	-	0.8%
Seasonal Use	16	-	-	-	0.1%
Other Vacant	161	-	-	-	0.6%

* As a percentage of total units

¹ Includes trailer units

² Vacancy Rate 3.0% of Year Round Housing

³ Vacancy Rate less than 1% of Year Round Housing

Source: 1990 U.S. Bureau of Census, STF-3A

Housing Costs and Rent

Rental Prices

The 1990 Census indicated that Westminster's 9,335 occupied rental units had a median gross rent of \$736 per month. This is a 108% increase from the 1980 median rent (\$331). The City's 1990 median rent was less than that of Orange County, which was \$790. Table IVB-15 identifies the range of rental prices in 1990 based on number of bedrooms.

**TABLE IVB-15
RENTS BY NUMBER OF BEDROOMS 1990
CITY OF WESTMINSTER**

Range	Studio	1 Bedroom	2 Bedroom	3 Bedroom	Total ¹	% Total
\$0-\$499	105	278	314	52	749	8.1%
\$500-\$749	395	2,128	1,454	174	4,151	44.75%
\$750-\$999	34	475	1,536	766	2,811	30.31%
\$1,000 +	15	93	178	1,148	1,434	15.46%
No Cash Rent	0	15	54	61	130	1.4%
TOTAL	549	2,989	3,536	2,201	9,275	100%

Median Gross Rent: \$ 736

Median Gross Rent for Orange County: \$ 790

Source: 1990 U.S. Bureau of Census, STF-3A.

¹ 60 units were not included in the survey.

As shown in Table IVB-16, the average rent in 1997 for Westminster was \$789 per month, reflecting minimal change in the rental prices between 1990 and 1997. However, the average monthly rental price increased by 14% from 1997-1999 to an

average of \$901 (\$112 increase). Nevertheless, the average rental price in Westminster has remained below that of the County as a whole. The average rent for Orange County has increased from \$905 in December 1997 to \$1,026 in September 1999.

TABLE IVB-16
RENTS BY NUMBER OF BEDROOMS¹ 1997-1999
CITY OF WESTMINSTER

Rental Types	Area	12/31/97	9/30/98	9/30/99
Studio	Westminster	\$593	\$615	\$779
	O.C.	\$661	\$769	\$810
Jr. 1bed	Westminster	\$680	\$716	\$753
	O.C.	\$732	\$769	\$810
1bed/1bath	Westminster	\$731	\$770	\$828
	O.C.	\$798	\$838	\$895
2bed/1bath	Westminster	\$863	\$893	\$972
	O.C.	\$832	\$872	\$941
2bed/2bath	Westminster	\$912	\$952	\$1,031
	O.C.	\$1,034	\$1,098	\$1,176
3bed +	Westminster	N/A	N/A	N/A
	O.C.	\$1,141	\$1,211	\$1,324
2bed Townhouse	Westminster	\$767	\$775	\$950
	O.C.	\$1,048	\$1,128	\$1,202
3bed Townhouse	Westminster	N/A	N/A	N/A
	O.C.	\$1,300	\$1,396	\$1,505
Average Rent	Westminster	\$789	\$825	\$901
	O.C.	\$905	\$956	\$1,026

¹ Table includes only apartment complexes containing 100 units or more.

Source: Realfacts, September 1999

Table IVB-17 provides a summary of the large multi-family units for which rental data is available. The average occupancy rate for these units has increased from 94.2% in December of 1997 to 98.2% in September 1999 (4% change). This is comparable to the Orange County average occupancy rate over the same period, which went from a low of 95.8% in 1997 to 97.7% in 1999. The recent change in occupancy rates and rental prices is reflective of the continuing demand for rental units.

**TABLE IVB-17
LARGE APARTMENT COMPLEX UNIT CHARACTERISTICS¹ 1999
CITY OF WESTMINSTER**

Rental Types	Area	Number of Units	Percentage	Total S.F.	Percentage	Average Rent
Studio	Westminster	40	2.09%	23,100	1.4%	\$779
	O.C.	4,983	4.52%	2,523,810	2.61%	\$726
Jr. 1bed	Westminster	114	5.97%	62,700	3.79%	\$753
	O.C.	3,733	3.38%	2,123,566	2.20%	\$810
1bed/1bath+	Westminster	863	45.18%	668,260	40.45%	\$828
	O.C.	42,774	38.76%	31,715,669	32.81%	\$895
2bed/1bath	Westminster	486	25.45%	462,260	27.98%	\$972
	O.C.	12,594	11.41%	11,525,461	11.92%	\$941
2bed/2bath	Westminster	271	14.19%	286,300	17.33%	\$1,031
	O.C.	37,081	33.6%	37,919,635	39.22%	\$1,054
3bed +	Westminster	N/A	N/A	N/A	N/A	N/A
	O.C.	3,702	3.35%	4,551,264	4.71%	\$1,194
1bed Townhouse	Westminster	N/A	N/A	N/A	N/A	N/A
	O.C.	89	0.08%	64,080	0.07%	\$967
2bed Townhouse	Westminster	136	7.12%	149,600	9.05%	\$950
	O.C.	4,439	4.02%	4,990,996	5.16%	\$1,202
3bed Townhouse	Westminster	N/A	N/A	N/A	N/A	N/A
	O.C.	963	0.87%	1,258,088	1.30%	\$1,505
Total	Westminster	1,910	100%	1,652,220	100%	\$901
	O.C.	110,358	100%	96,672,569	100%	\$1,026

¹ Table includes only apartment complexes containing 100 units or more.

Source: Realfacts, September 1999

Housing Affordability

Housing affordability is determined by comparing household income to housing costs. The Federal Office of Housing and Urban Development (HUD) defines an affordable unit as one which costs less than 30% of the household's gross income. As shown in Table IVB-18 households are further delineated into four different income levels.

**TABLE IVB-18
HOUSEHOLD INCOME CATEGORIES**

Income Level	% of Median Household Income
Very Low	<50% of
Low	50 to 80%
Moderate	80 to 120%
High	> 120% above

Source: California Department of Housing and Community Development, 1999

The costs of home ownership and renting can be compared to a households' ability to pay for housing, as based on the 1999 HUD median income of \$68,300 (for a family of four) for Orange County. The annual income for each income category and

the maximum affordable rental and purchase prices for housing are provided in Table IVB-19.

TABLE IVB-19
MAXIMUM RENT AND PURCHASE PRICE BY INCOME CATEGORY 1999
CITY OF WESTMINSTER

Income Category	Annual Income ¹	Minimum Affordable Rent Payment	Maximum Affordable Rent Payment ²	Maximum Affordable Purchase Price ³
Very Low (<50%)	\$34,150		\$854	\$105,000
Low (51-80%)	\$34,833-54,640	\$870	\$1,366	\$170,000
Moderate (81-120%)	\$55,323-81,960	\$1,383	\$2,049	\$250,000
Above Moderate(> 120%)	\$81,961	>\$2,049		>\$250,000
Median	\$68,300			

¹ Based on HUD income limits, January 1999.

² Calculated as 30% of income divided by 12 months.

³ Assumes 10% down payment, 7.5% interest rate and tax and homeowners insurance and does not include any other liabilities, such as existing auto loan.

Source: The Planning Center, 1999

Rental Analysis

Using estimated HUD figures for the County's median income, a family in the very-low income category earned a median income of \$34,150. At this income figure, a family is able to spend \$854 per month for housing. As of September 1999, the average monthly rent was \$901 and only junior one-bedroom and regular one-bedroom units were available for prices below \$900. This limits a family to what may be inadequate in size of housing, thus contributing to overcrowding in the City.

Low income families fared a little better, earning enough to pay up to \$1,195 per month for housing. This payment expands their housing choices and allows low income households to live in rental units with as many as 3 bedrooms. Households with moderate or above income levels were not hindered by Westminster's rental market. The City's median income, however, has historically been lower than that of the County's. Therefore, one can assume that very low and low income households may have less purchasing power than HUD County income limits indicate. Table IVB-20 is an illustration of affordability caps based HUD's 1999 income levels, household sizes, and assumptions of unit sizes based upon household size.

**TABLE IVB-20
HOUSING AFFORDABILITY CAPS 1999
CITY OF WESTMINSTER**

Unit Type	1 Bedroom		2 Bedroom		3 Bedroom		4 Bedroom	
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
VERY LOW INCOME (<50% OF MEDIAN)								
Max Annual Income	23,900	27,300	30,750	34,150	36,900	39,600	42,350	45,100
Max Monthly Income	1,992	2,275	2,563	2,846	3,075	3,300	3,529	3,758
Payment (30%)	598	683	769	854	923	990	1,059	1,128
LOW INCOME (50% TO 80% OF MEDIAN)								
Max Annual Income	33,450	38,250	43,000	47,800	51,600	55,450	59,250	63,100
Max Monthly Income	2,788	3,188	3,583	3,983	4,300	4,621	4,938	5,258
Payment (30%)	836	956	1,075	1,195	1,290	1,386	1,481	1,578
MODERATE INCOME (80% TO 120% OF MEDIAN)								
Max Annual Income	47,800	54,650	61,450	68,300	73,750	79,250	84,700	90,150
Max Monthly Income	3,983	4,554	5,121	5,692	6,146	6,604	7,058	7,513
Payment (30%)	1,195	1,366	1,536	1,708	1,844	1,981	2,118	2,254
ABOVE MODERATE (>120% OF MEDIAN)								
Max Annual Income	57,350	65,550	73,750	81,950	88,500	95,050	101,600	108,150
Max Monthly Income	4,779	5,463	6,146	6,829	7,375	7,921	8,467	9,013
Payment (30%)	1,434	1,639	1,844	2,049	2,213	2,376	2,540	2,704

¹ Based on HUD income limits, January 1999.

² Calculated as 30% of income divided by 12 months.

³ Assumes 10% down payment, an 7.5% interest rate and tax and homeowners insurance.

Source: The Planning Center, 1999

Existing and New Home Prices

Orange County as whole experienced a reduction rate in new home construction in the early 1990s. As discussed earlier, the City has been experiencing similar reduction since the 1970s. For example, the number of new homes dropped from 8,143 in the 1970-1980 to 790 between 1990-1999, of which 610 were single-family homes. Consequently, the median home price in Westminster has been on the rise. In 1990, the median value for owner-occupied units was \$225,500, an increase of \$95,300 from 1980.

Recent data shows a decline in the median sales price of a single-family home in the City. According to September 1999 data from Dataquick, an on-line research firm, the median sales price for a single-family home was \$220,000, representing a 12.2% increase from 1998, and 2.4% decrease from 1990. The median home price for Orange County also decreased from \$250,300 in 1990 to \$245,000 in 1999 (approximately 2%). The change in prices over the decade reflects the recession from the early 1990s and the economic boom that has occurred in the County in the late 1990s. However, despite the decline in median home price and the fact that home prices are slightly lower in Westminster than in Orange County as a whole, home purchase remains out of reach for a great number of the City's residents. Based on HUD's median family income estimates, a low-income household is able to purchase a \$170,000 home (see Table IVB-19 for HUD's affordability breakdown).

Table IVB-21 is a summary of monthly average housing costs in Westminster and Orange County.

TABLE IVB-21
HOUSING COST COMPARISON 1999
CITY OF WESTMINSTER VS. ORANGE COUNTY

	Westminster	Orange County
Average Rent ¹	\$901	\$1,026
Median Home Price ²	\$220,000	\$245,000

¹Source: RealFacts, October, 1999

²Source: Dataquick, 1999

According to the Orange County House Finder estimates, the majority of houses available for sale (80%) were priced at \$200,000 or higher. Approximately 37.1% (73 units) of the units in the housing market were within the price range of \$200,000 to \$249,999; and 20.3% (40 units) were in the \$250,000 to \$299,999 range and 22% (45 units) were priced at \$300,000 or more in December 1999. The data also indicated that 3-bedroom and 2 or more bathroom homes (64 units) were the most common resale units in the City. Table IVB-22 is a summary of recent housing prices in the City.

TABLE IVB-22
HOUSING PRICE BY UNIT TYPE 1999
CITY OF WESTMINSTER

	2bd/ 1bth	2bd/ 1.5bth	2bd/ 2bth or more	3bd/ less than 2bth	3bd/ 2bth or more	4bd/ less than 3bth	4bd/ 3bth or more	5 bd or more	Total
Below \$94,999	-	-	-	-	-	-	-	-	0
\$95,000-\$149,999	5	3	4	-	-	-	-	-	12
\$150,000-\$199,999	1	-	4	11	9	2	-	-	27
\$200,000-\$249,999	1	2	-	16	31	14	5	4	73
\$250,000-\$299,999	-	-	-	1	18	12	8	1	40
\$300,000-\$349,999	-	-	-	-	5	18	5	7	35
\$350,000-\$399,999	-	-	-	-	1	2	4	-	7
\$400,000 or more	2	-	-	-	-	1	-	-	3
	9	5	8	28	64	49	22	12	197

Source: OC House Finder, Real Estate Search (<http://re.zip2.com/ocregister/scripts/homesearch>, December 1999)

The following section is summary of home prices in the City by neighborhoods. The data is based on real estate sales that occurred in October 1999 derived from CMDC, Orange County.

Ownership Analysis

Sales data reveals that the Little Saigon community near the vicinity of Bolsa and Magnolia Street has lowest housing price in the City, at an average price of \$188,278 for units ranging from 1,200 to 1,900 square feet. The same size homes located in a

neighborhood west of the 405 freeway ranges from \$207,000 to \$245,000 with an average resale price of \$229,000.

The area south of Westminster Avenue and west of Beach Boulevard demonstrates minimal disparity from the neighboring Little Saigon community with an average price of \$188,533 for homes between 1,000 to 1,200 square feet. No homes over 1,200 square feet were sold in this neighborhood. However, the area south of McFadden Avenue illustrates relatively greater variation from the abutting Little Saigon community with its average resale price of \$219,000. This is inclusive of lowest value at \$210,000 and highest at \$245,500.

The majority of homes sold in October of 1999 were below the median price for the City (\$220,000). Out of six identified neighborhoods in the City, only the area west of 405 freeway had an average price (\$229,389) above the City's median. Table IVB-23 is a summary of average housing prices in selected Westminster neighborhoods.

**TABLE IVB-23
AVERAGE HOUSING PRICE BY NEIGHBORHOOD 1999
CITY OF WESTMINSTER**

Average Price for 1,200SF – 1,900SF Homes		
I.	South of 22FW & West of Edwards St.	\$206,150
	High	\$239,500
	Low	\$138,500
II.	West of 405FW	\$229,389
	High	\$245,000
	Low	\$207,000
III.	North of Westminster Ave.*	\$199,428
	High	\$239,500
	Low	\$180,000
IV.	South of Westminster Ave.	\$188,533
	High	\$217,000
	Low	\$165,200
V.	Little Saigon Community	\$188,278
	High	\$223,000
	Low	\$130,000
VI.	South of McFadden Ave.	\$219,400
	High	\$242,500
	Low	\$210,000

Source: CMDC, Orange County (October, 1999)

*1,000 sq. ft. – 1,200 sq. ft. (Nonsold over 1,200 sq. ft.)

Condominiums were scattered throughout the City. For condominiums ranging from 1,200 to 1,900 square feet, the average price was approximately \$162,000. And for those under 1,200 square feet, the resale price averaged approximately \$94,000. The resale data also indicates that between the months of April and October, none of the condominiums sold were valued over \$200,000. Table IVB-24 is a summary of the average prices for condominiums.

**TABLE IVB-24
AVERAGE CONDOMINIUM PRICE 1999
CITY WESTMINSTER**

1,200 SF-1, 900 SQ. FT. Condominium	
Average	\$162,363
High	\$180,000
Low	\$132,000
Less than 1,200 SQ. FT. Condominium	
Average	\$93,994
High	\$151,000
Low	\$58,900

Source: CMDC, Orange County (April – October, 1999)

New home sales data available for the City of Westminster indicate that new home prices are higher than the median price for the existing homes. As shown in Table IVB-25, prices on recently completed housing developments have ranged from \$236,990 for a 1,560 square foot home in Summer Walk to \$304,990 for a 2,108 square foot home in Westbridge. Bishop Ranch, a new development project located in close proximity to the heart of the Little Saigon community, reflects a price range of \$269,990 to \$297,000. This is comparable to the Westbridge project, which is located east of the 405 freeway and north of Westminster Boulevard.

**TABLE IVB-25
NEW HOME PRICES FOR SELECTED DEVELOPMENT 1999
CITY OF WESTMINSTER**

Housing Development	Date Opened	Project Size	Lot Size	Square Foot Range	Price Range
Summerwood I	8/21/99	47	4,000	1,560	\$236,990
				1,868	\$257,990
Bishop Ranch	6/12/98	123	3,200	1,708	\$269,990
				2,217	\$297,990
Westbridge	8/21/97	128	3,500	1,388	\$224,900
				2,108	\$304,990

Source: City of Westminster, 1999

Taking into account the 1990 Census figure for Westminster's median family income of \$45,007 and median home prices, homeownership is out of reach for most of the very low and low-income households. For example, a family with an income of \$45,007 can only afford to purchase a \$170,000 home. Most single-family homes in Westminster cost far more than \$170,000. As discussed earlier, the average cost of a home in the City is \$220,000. This indicates that a condominium, with an average price of \$162,363 in 1999, is the only home purchase option for the very low and low-income families. Table IVB-26 is a summary of monthly owner costs and gross rent (contract rent plus utilities) as a percentage of household income.

TABLE IVB-26
HOUSING COSTS AS PERCENTAGE OF HOUSEHOLD INCOME 1990
CITY OF WESTMINSTER

Household Income	Percentage of Household Income					Not Computed
	0-19%	20-24%	25-29%	30-34%	35 + %	
Specified Owner Occupied Housing Units						
Less than \$10,000	26	33	6	25	244	67
\$10,000 - \$19,999	263	95	52	29	368	0
\$20,000 - \$34,999	725	155	93	104	686	0
\$35,000 – \$49,999	988	243	215	312	618	0
\$50,000 or more	3,860	1,275	911	638	560	0
Total Units	5,862	1,801	1,277	1,108	2,476	67
Specified Renter Occupied Housing Units						
Less than \$10,000	0	20	31	14	1,046	180
\$10,000 – 19,999	14	32	65	40	1,460	37
\$20,000 - \$34,999	88	200	624	567	1,049	32
\$35,000 – \$49,999	476	557	380	170	245	21
\$50,000 or more	1,241	449	133	82	7	15
Total Units	1,819	1,258	1,233	873	3,807	285

Note:

Assumption:

1989 median income of \$41,364 for family of four;

Low Income Level (80% of median) \$3,100;

Also includes moderate income \$33,100 to \$34,999;

Income level not adjusted for household size

Source: 1990 U. S. Bureau of Census

Based on HUD's income levels of \$68,300 in 1999 and housing availability, a low-income family can afford to purchase a multi-family unit, such as a condominium. According to December estimates from the Orange County House Finder, 39 units, at a price range of \$95,000-\$199,999, were on the market for resale. Out of the 39 units, twenty were three bedroom units; 17 were two bedroom units; and two units were 4 bedrooms units. These units are summarized in Table IVB-22.

Conversion of Rental Units

Condominium and stock cooperative conversions of existing apartments for individual ownership have occurred often in Southern California in recent years. Such conversions have both positive and negative impacts on the community as a whole. Conversions are proposed typically where developable land is at a premium and developers see the conversions as a viable alternative to building new for-sale units. These projects often provide lower sales prices than new construction projects, enabling more households to enter into home ownership. It is possible that an increase of owner-occupied housing in areas where there is a high percentage of absentee owner structures may help to stabilize housing conditions in such areas.

On the other hand, conversion of any significant number of rental units will reduce the existing rental stock and potentially cause the displacement of existing tenants. The tenants may not be able to make the higher mortgage payments, may not be able to obtain a mortgage loan, or may not wish to purchase a home. To the extent

that lower cost housing is replaced by higher cost housing as a result of conversions, the existing stock of affordable housing will be depleted. In periods of low vacancy rates for rental housing, the alternatives available to displaced households may be limited to relocation outside of the community, overpayment, overcrowding, or a combination thereof. The City has a condominium/stock cooperative conversion ordinance that establishes standards for conversions and requires that displacement and relocation impacts on tenants be adequately addressed.

Housing Needs Assessment

Under State guidelines, SCAG is required to identify regional housing needs by conducting a Regional Housing Needs Assessment (RHNA). This report entails fair share housing allocations amongst jurisdictions in order to accommodate population and employment growth from January 1, 1998 to July 1, 2005. Additionally, the housing need is delineated by affordability standards to provide housing for all economic segments of the population.

According to the 1999 RHNA allocation estimates, Westminster's households are projected to grow by 1,263. In order for the City to sufficiently meet the housing demands generated by this growth, it is estimated that 1,560 total units will be needed. This number is based on three variables: Household growth, Vacancy Adjustment, and Replacement Housing. Accordingly, with household growth of 1,263, vacancy need of 172 units and replacement need of 125, the City's fair share allocation amounts to 1,560 over the seven and one-half year period, an annual addition of 195 units.

The estimated 1,560 units are distributed amongst the four income categories. Accordingly, 37% are collectively allocated to the Very Low and Low income; 22% to the Moderate income; and 41% to the Above Moderate income groups. Table IVB-27 is a summary of the City's fair-share allocation based on the SCAG 1999 RHNA.

TABLE IVB-27
REGIONAL HOUSING NEEDS ASSESSMENT (RHNA) ALLOCATION 1998-2005
CITY OF WESTMINSTER

Income Category	City's Fair Share Allocation	%
Very Low (below 50% of median)	367	24%
Low (50%-80% of median)	211	13%
Moderate (81% -120% of median)	337	22%
Above Moderate (120% above median)	645	41%
Total	1,560	100%

Source: Southern California Association of Governments (SCAG), 1999

Households Overpaying

According to 1999 SCAG report, 6,028 (23%) of the total households fall under the income category of very low income; 3,346 (13%) are the low income; and 16,353 (65%) are moderate and above moderate income households. Based on the

definition of "overpaying", which means payment excessive of 30% of gross income for housing, nearly 37% of the City's households are overpaying for their housing needs. The majority of these households (66%) are in the very-low and low-income categories.

When households are paying more than 30% of their monthly gross income for housing, this leaves a smaller share of their monthly income available to purchase other necessities such as food, clothing, medical care, and transportation. Moderate and upper income households may, and often do, expend more than 30% of their incomes for housing without experiencing hardships. However, the level of housing expenditures is critical to lower income households because of the limited and sometimes fixed nature of their incomes. Table IVB-26 indicates monthly owner costs and gross rent (contract rent plus utilities) as a percentage of household income in 1990.

Housing subsidy programs are available to assist in providing housing for low-income households. The Federal Government, through the Department of Housing and Urban Development (HUD), has a variety of tools designed to assist Low-income households. One of the most widely used programs is the Section 8 Rental Assistance Program. Currently, there are 1,473 households in Westminster receiving rental assistance through either the Section 8 Voucher or Certificate programs. These programs are administered through the Orange County Housing Authority (OCHA). As indicated in the periodical reports issued by OCHA, 97% of Westminster Section 8 recipients are households in the Very Low-income category. Westminster has the largest number of Section 8 participants of any city in Orange County. Table IVB-28 is a summary of the 1999 SCAG estimates of households overpaying for housing.

TABLE IVB-28
HOUSEHOLDS WITH OVERPAYMENTS IN HOUSING COSTS 1999
CITY OF WESTMINSTER

Income Category	Number of Households	Percentage Overpaying
Very Low	4,588	48%
Low	1,669	18%
Moderate and Above ¹	3,225	34%
Total	9,842	100%

Source: Southern California Association of Governments, 1999

Overcrowded Households

Many large families live in overcrowded conditions. According to SCAG's 1999 estimates, there were 3,814 households living in overcrowded conditions. This represents 14.8% of the City's total households, a slight increase from the 1990s, but a significant increase since the 1980 census estimates, which identified only 1,459 families living in overcrowded conditions. According to SCAG's current estimates, approximately 60% of overcrowded households were in the low and very low-income categories. Interestingly, a large number of the moderate and above moderate income households are also living in such conditions. This is an indication of the need for larger dwelling units in the City.

Special Needs Group

Large Families

A large family is defined as having five or more members. The Federal Government defines overcrowding as a condition that exists when the ratio of persons to rooms (excluding bathrooms, hallways, kitchens, and closets) exceeds 1.0.

In 1990, Westminster was reported to have a persons-per-occupied household unit ratio of 3.10. The average Westminster family size is 3.47 persons. The 1990 Census data indicates that 18.6% of the families in the City include five or more people. The 1991-1996 Comprehensive Housing Affordability Strategy (CHAS) estimates that 327 large families are in the Very Low-income category (less than 50% of the median income) and 173 are in the Low-income category (50% to 80% of the median income). The CHAS considered large families to be those with five or more related persons.

Elderly

The 1990 Census identified 7,169 persons age 65 years or older living in the City of Westminster. According to more recent data, the number of seniors was estimated at 8,864 in 1997, comprising nearly 11% of the total City population. Senior housing characteristics are illustrated in Table IVB-29.

**TABLE IVB-29
SENIOR POPULATION CHARACTERISTICS IN THE CITY OF WESTMINSTER**

Category	Number	Percentage
Male	2,972	41.2%
Female	4,197	58.8%
Total	7,169	100.0%
Occupied housing units with one or more members 65+ years	5,396	
Householder 65+ years	4,381	
Tenure of householder 65+ years:		
Renter Occupied.	913	20.8%
Owner Occupied.	3,468	79.2%

Source: 1990 U.S. Bureau of Census.

Note: Census STF-1 information was used for Occupied housing units with one or more members 65+ years, Householder 65+ years & Tenure of householder 65+ years (STF-3 not available)

Individuals over the age of 65 often require special housing needs and services. Many seniors may live on fixed incomes alone, or with their children. They may also be dependent upon public transportation for accessing vital services and life essentials, such as food, and medicine. The 1990 Census showed Westminster having 1,326 persons with age of 65 or over who experience mobility and/or self-care limitations. Table IVB-30 provides a breakdown of seniors with self-care or mobility limitations.

**TABLE IVB-30
ELDERLY MOBILITY AND/OR SELF CARE LIMITATIONS 1990
CITY OF WESTMINSTER**

Mobility and Self-Care Status	Male	% of Total in Cohort (65+)	Female	% of Total in Cohort (65+)	Total
Mobility Limitation Only	132	4.5%	445	11%	577
Self-Care Limitation Only	94	3.2%	137	3.4%	231
Both-Mobility and Self-Care Limitation	214	7.3%	304	7.5%	518
TOTAL WITH LIMITATION	440	15%	886	21.9%	1,326

Source: 1990 U. S. Bureau of Census, Summary Tape File 3A.

The Orange County Area Agency on Aging conducted a study of the elderly in Orange County in 1998. The research surveyed Mayors, seniors, and those working in the senior care industry. All of the respondents listed housing as one of the top five concerns in the senior population. Furthermore, the study reveals the following:

- Orange County ranks eighth county in the nation with the most population of seniors of ages 65 and over;
- The number of seniors with poverty-level incomes is rising faster than the supply of low-income housing options;
- The third most frequent call to the Senior Information and Assistance Program is from seniors seeking affordable housing;
- Countywide, 18% of the senior population spends at least 58% of their annual income on rent; and
- Finding reliable means of transportation to medical appointments, senior centers, meal sites and shopping remains as serious problem for seniors. Many seniors lack private transportation due to physical or financial limitations.

The Disabled

According to the 1990 Census, there were 7,836 disabled people in Westminster. There are many types of physical and mental disabilities. The disabled population classifications are shown below in Table IVB-31, as described in the 1990 Census.

**TABLE IVB-31
DISABLED POPULATION CLASSIFICATION 1990
CITY OF WESTMINSTER**

Population with work disability and mobility and self-care limitations	2,331
Population with mobility and self-care limitations with no work disability	1,806
Population with no mobility or self-care limitations but are considered to have a work disability	3,699
Total	7,836

Source: 1990 U.S. Bureau of Census

According to a 1999 State Independent Living Council report entitled, "The Impact of Housing Availability, Accessibility, and Affordability on People With Disabilities (PWD)", housing was cited as a major issue for the Disabled community. This community is not only faced with the financial aspects of housing, but also accessibility due to mobility impairments. Like the elderly, PWD have special needs with regard to location. This population often relies on some form of public transportation and therefore has a need to be located near public transportation facilities and other basic services. Table IVB-32 provides a further breakdown of the PWD population in the City of Westminster by age group and type of disability.

**TABLE IVB-32
PERSONS REPORTING A MOBILITY OR SELF-CARE
LIMITATION IN THE CITY OF WESTMINSTER 1990**

Work Disability		
Persons	Number	Percent
16-64	3,778	62.7%
65+	2,252	37.3%
Total	6,030	100.0%

Source: 1990 U. S. Bureau of Census

Certain people with disabilities may live comfortably without special housing accommodations, but persons with ambulatory disability often require specially designed, barrier-free housing, which allows freedom of movement not only to and from the housing unit, but also within the unit itself. Special modifications to permit free access are very important in maintaining independence and dignity. The California Administrative Code Title 24 Requirements set forth access and adaptability requirements for the disabled population. These regulations apply to public buildings and require that ramp ways, larger door widths, restroom modifications, and other special facilities be incorporated into building designs. However, these standards are not mandatory for new single-family residential construction. Therefore, conventional housing may require modification to ensure its suitability for occupancy by a disabled person.

A number of disabled persons are on fixed incomes. While disabled seniors typically receive supplemental Social Security Income (SSI), increasing inflation and housing costs have adversely affected the ability of PWD to secure affordable housing. The Orange County Center for Vocational Education for the Handicapped estimates that a majority of the County's disabled residents' income is below 50% of the County median. Many PWD receive public assistance that averages \$650 per month, which places them at a disadvantage in the housing market.

There are a number of other resources available throughout the County. Table IVB-33 identifies some of the organizations in Orange County that specialize in providing services for the disabled and mentally ill population.

**TABLE IVB-33
INVENTORY OF FACILITIES AND SERVICES FOR
DISABLED AND MENTALLY ILL POPULATION
CITY OF WESTMINSTER AND SURROUNDING AREAS**

Organization Name	Type of Service Provided	Population Served
The Blind Children's Learning Ctr. Of O.C.	Svcs. to blind and visually impaired children from birth to 12 th grade	Children from birth to 12 th grade.
Dayle McIntosh Ctr. For the Disabled	Skills training, adaptive life skills, referrals and etc.	Disabled
Goodwill Industries of Orange County	Vocational evaluation, training, and employment opportunities.	Adults with physical, psychiatric and developmental disabilities.
H.C.A. Homeless	N.A.	Mentally ill
John Henry Foundation	N.A.	Mentally ill
Mental Health Assc. Of O.C.	Medication support, case management, vocational rehabilitation, etc.	Mentally ill
Orange County Arc	Educational & vocational skills training.	Developmentally disabled adults.
Orange County Center for Vocational Education for the Handicapped		
Providence Speech and Hearing Cntr.	Complete diagnostic and treatment svcs.	Children and adult with speech and hearing impairments.
United Cerebral Palsy Assc. of O.C., Inc.	Support group, life skills training.	Persons with Cerebral Palsy and similar disabilities.
VNA Home Health Systems	Home based nursing, rehabilitation, etc.	Ill, injured or physically disabled.
Vocational Visions	Health related svcs. & job placement support.	Developmentally disabled adults.

Source: United Way, 1999 www.unitedwayoc.org/serlink.htm

Single-Parent Households

Single-parent households, and those headed by females in particular, face challenges in providing shelter and an income for their families. Female households often have incomes that are less than those of two-parent households.

Single female heads of household form a distinguishable group in Westminster's housing market. The 1990 Census data reported that there were 2,614 households in Westminster that were headed by a female householder. A total of 1,458 (55.8%) of these households contained children under the age of 18.

**TABLE IVB-34
FEMALE HEADS OF HOUSEHOLDS 1990
CITY OF WESTMINSTER**

Household Type	Total	Percent of Total Households
Female Headed Households (no children under 18)	1,156	4.59%
Female Headed Households with Children under 18	1,458	5.79%
TOTAL FEMALE HEADED HOUSEHOLDS	2,614	10.38%

¹ Total number of households in the City is 71,866. Percent of total households calculated on this figure.

Source: 1990 U.S. Bureau of Census, Summary Tape File 3A.

Single-female headed households constitute a group with serious housing concerns. In general, families with female heads of household may experience a higher incidence of poverty than other household configurations. The 1998 estimated average poverty threshold for a family of four persons is \$16,660. The 1990 census indicates that 491 female householders had incomes below poverty level, and 439 had one or more children under 18 years of age. Resources to assist single female heads of household secure adequate housing generally include Section 8 Certificates for rental assistance, which are limited in number based on funding availability.

Homeless Population

The homeless may require either an emergency shelter or a transitional shelter. Each shelter type has a distinct purpose. For example, emergency shelters are designed for short-term housing needs. An earthquake, flood, fire, extreme cold, or a disaster capable of destroying homes would necessitate the use of an emergency shelter. Transitional housing, however, is a longer-term solution since it allows a family, or an individual, the opportunity to remove themselves from the conditions of homelessness and re-enter the mainstream of society.

According to 1999 studies prepared by the Orange County Department of Housing and Community Development (HCD), each night there are an estimated 14,086 homeless persons in Orange County. Sixty-six percent of the homeless population includes persons in families with children. HCD also reported that within homeless population there are sub-populations. These sub-populations are summarized in Table IVB-35.

**TABLE IVB-35
HOMELESS SUB-POPULATION GROUPS 1999
ORANGE COUNTY**

Sub-Population	Estimated Number of Persons
Chronic Substance Abusers	6,093
Severely Mentally Ill	1,539
Dually Diagnosed	2,482
Veterans	4,964
AIDS Afflicted Persons	5,149
Victims of Domestic Violence and their Children	5,860
Homeless Youth	2,168
Physically Disabled	5,341
<i>Estimated Total Homeless Population¹</i>	14,086

Source: County of Orange, Continuum of Care Summary, 1999.

¹ Some persons fall within more than one identified sub-populations, therefore the sum of sub-populations exceeds the total homeless estimate.

Orange County Shelter for the Homeless estimates the homeless population in Westminster to range between 300 to 350 persons. Shelter for the Homeless currently operates six units which assists 34 persons. Of this group, 30 persons are in transitional shelters. There are an additional four individuals receiving emergency shelter services.

There are numerous factors that contribute to homelessness in Westminster and Orange County. Difficulties in obtaining employment, insufficient education, mental illness, and substance abuse are a few of the more traditional factors. A new trend, however, is emerging as a significant contributing element to homelessness: a fast-growing lack of affordable housing, which could exacerbate any of the traditional conditions, but may increasingly become a stand alone cause of homelessness.

In a 1999 national study by the Center on Budget and Policy Priorities, Orange County ranked last of 45 Metropolitan Statistical Areas (MSA's) in providing affordable housing opportunities. Compared to a national average of 1.7 low-income renters competing for every one (1) low cost apartment, four (4) Orange County low-income renters competed for every (1) low cost apartment in the County. Lack of affordable housing, coupled with recent cutbacks in social service programs, has produced a sizable population in the County at risk of homelessness.

The County's Department of Housing and Community Development has applied to HUD for 1999 Continuum of Care (COC) Homeless Assistance funds on behalf of the County, cities and non-profit organizations. The Continuum of Care is the County's major umbrella funding source for homeless abatement, which disperses funding to cities and non-profit groups to provide shelter and emergency care to the homeless. As a participating city in the Continuum of Care program, Westminster has committed staff to the COC planning and implementation process, and has also provided to the COC Steering Committee critical information regarding the types of resources and programs it currently funds that assist the homeless. With a \$21

million 1999-2000 budget, the regional Continuum of Care program is the County's primary defense program against homelessness.

The County of Orange utilizes some of the area National Guard Armories for emergency shelter needs during times of extreme cold and severe weather. Within the City of Westminster, church sites would be most appropriate for emergency shelter uses since most of their facilities can be easily adapted for temporary housing needs. For example, most churches have assembly halls, classrooms, kitchens, and bathrooms designed to accommodate a large number of people. Currently, there are 28 churches in the City.

Although emergency shelters facilitate temporary housing needs, emergency shelters are only the first step in a strategy to return the homeless back into mainstream society. Transitional housing opportunities, which allow the homeless to escape the revolving door of moving from one emergency shelter to another, need to be created and/or expanded. In addition to shelter, these facilities should offer employment screening and development programs, augmented with health maintenance and counseling. These personal skills must be developed if true self-sufficiency is to be achieved. While local non-profit and government organizations are currently providing these services, however, program needs outweigh resources. New program money for transitional housing could be used for this purpose.

As the name indicates, transitional housing is not the final phase in self-sufficiency. A strategy to match the needs of the homeless with available program resources must look at the long term permanent housing and counseling needs of the homeless. Permanent housing for the mentally and physically disabled homeless should also be coupled with services that meet the unique needs of these individuals. In addition, priority for single room occupancy units should be given to men, women and the elderly who are prepared to move out of a transitional housing program to independent living. Shared housing programs can also play a role in providing this permanent housing.

Due to the wide range of housing resources needed by the homeless community, it is important that the City minimize government constraints on a complete range of homeless housing resources, including emergency shelters, transitional housing and low income housing units. Table IVB-36 provides a list of emergency and transitional shelters and available services in Orange County for the homeless population.

**TABLE IVB-36
INVENTORY OF FACILITIES AND SERVICES FOR THE HOMELESS
CITY OF WESTMINSTER AND SURROUNDING AREAS**

Organization Name	Type of Service Provided	Homeless Population Served	Number of Beds
Anaheim Interfaith Shelter / Halcyon	Transitional Shelter	All	N.A.
Bridge Learning Center	After school tutoring	Children	N.A.
Catholic Social Services	Case Management	All	N.A.
Catholic Worker	Emergency Shelter	All	12
Catholic Worker	Meals and Showers	Women	N.A.
Cold Weather Shelter Program - Armories	Emergency Shelter	All	N.A.
Common Life	Case Management	All	N.A.
Community Presbyterian Church	Emergency Help	All	N.A.
Corbin Community Center	Case Management	All	N.A.
Covering Wings	Blankets, hats, etc.	All	N.A.
El Modena Transitional Family Housing	Transitional Shelter	Large Families	N.A.
Episcopal Service Alliance	Food, Clothes, Case Management	All	N.A.
Friendship Shelter	Transitional Shelter	Single Men & Women	N.A.
Fullerton Interfaith Emergency Services	Emergency Assistance	All	N.A.
Homeless Drop-In Center	Case Management	All	N.A.
Hospitality House Salvation Army	Emergency Shelter	Men, Women, Families	36
House of Hope	Transitional Shelter	Women	N.A.
Interfaith Shelter Network of South Orange County	Emergency Shelter	Single Adults	N.A.
Joseph House	Transitional Shelter	Men	N.A.
Lutheran Social Services	Food, clothing, commodities, etc.	Eligible Recipients	N.A.
Mary's Shelter	Emergency temp hsng		
Mercy House Transitional Living Centers	Transitional Shelter	Men	N.A.
Metro Christian Center	Case Management	All	N.A.
Missionaries of Charity	Emergency Shelter	Families	30
New Vista Shlr/Fullerton Interfaith Emergency Svcs.	Transitional Shelter	Families with Children Under 18	N.A.
Orange Coast Interfaith Shelter	Transitional Shelter	Families with Children	N.A.
Orange County Community Development Council	Case Management	All	N.A.
Orange County Harvest-"The Gleaners"	Food	Eligible Recipients	N.A.
Orange County Homeless Program	Emergency Shelter for mentally ill	Women & Men	46
Orange County Rescue Mission	Emergency Shelter	Men	60
Project HOPE	School, breakfast, & lunch	K-8	N.A.
Regina House	Transitional Shelter	Women with Children	N.A.
Rescue Mission	Transitional Shelter	Men	N.A.
Saddleback Community Outreach	Emergency Assistance	All	N.A.
Salvation Army Hospitality House	Emergency temp hsng	All	207
Serving People in Need	Housing, case management, etc.	Families with Children	N.A.
Share Our Selves	Case Management	All	N.A.
Sheepfold Shelter	Transitional Shelter	Women with Children	N.A.
Shelter for the Homeless	Emergency/Transitional Housing	All	30
Someone Cares Soup Kitchen	Lunch & groceries	All	N.A.
Thomas House Shelter	Transitional Shelter	Families with Children	N.A.
Vietnamese League	Emergency temp hsng	Families, seniors	8
YWCA/Hotel for Women	Emergency Shelter	Women	38

Source: HUD Certified. 1998 Comprehensive Homeless Assistance Program

Farm Workers

The 1990 Census indicates 392 individuals (1%) of the City's 42,409-member labor force were employed in farming jobs. The census also indicates that 20 households within the City earn a mean income of \$7,607 from farm self-employment. The 1990 Census identifies all of the City's 25,852 housing units to be within an "Urbanized Area" with no rural (farm or non-farm) housing units within the City. Thus, farm labor housing does not represent a special housing need for Westminster.

Summary Issues

In conclusion, the following section identifies three housing needs issues in the City of Westminster: existing needs, growth need, and special needs population. Table IVB-37 is a summary of existing needs in the City of Westminster.

**TABLE IVB-37
SUMMARY OF EXISTING HOUSING NEEDS
CITY OF WESTMINSTER**

1998-2005 Growth Needs ¹		Special Needs Group ²	
Very Low (Units)	367	Elderly Households	4,381
Low (Units)	211	Disabled Persons	7,836
Moderate (Units)	337	Large Households	4,703
Above-Moderate (Units)	645	Female-Headed Households	2,614
TOTAL	1,560		
Overcrowding		Overpaying Households ¹	
Renter	2,777	Renter	4,961
Owner	1,037	Owner	4,521
TOTAL	3,814	Total	9,482

Sources: 1990 Census.

¹ SCAG, RHNA Fair Share Housing Needs Allocation, 1999.

² 1990 Census data.

*Households containing 5 or more people.

Below are three prevailing findings for Westminster's existing housing needs:

- ❑ **Overpayment.** It is estimated that nearly 37% (9,482) of all Westminster households were overpaying for their housing needs in 1999; and 66% of these households were very-low and low-income households of which 4,200 (67%) were renters (Table IVB 28).
- ❑ **Overcrowding.** In 1999 nearly 15% of the City's households lived in overcrowded conditions of which 60% were amongst the very-low and low-income households (Page 32-33).
- ❑ **Large Families.** The 1990 Census data showed 18.6% of the households contained 5 or more persons (Table IVB-8).

Land Resources

Future Sites for Housing

Vacant Land

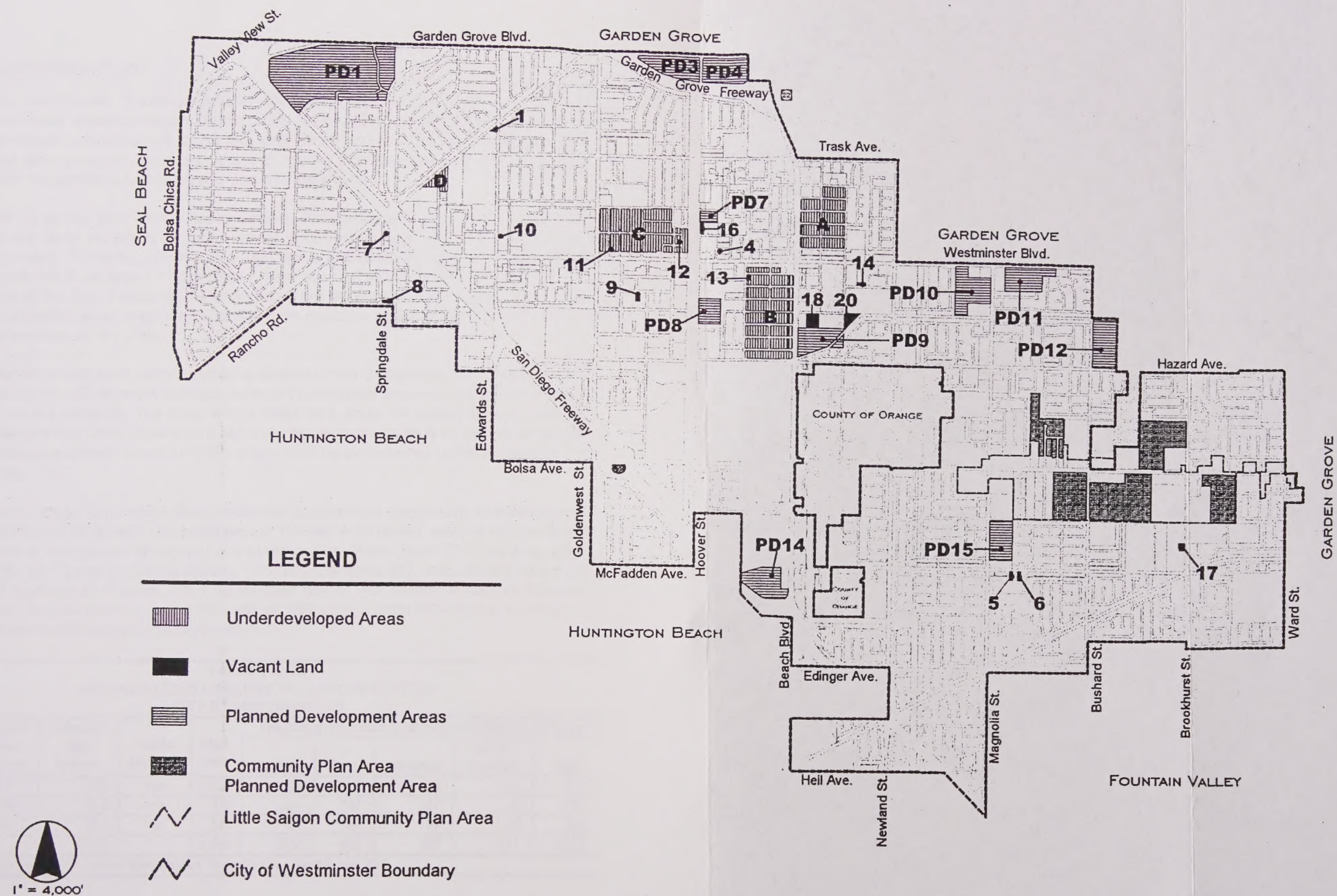
The availability of land for residential development directly affects housing opportunities. For example, large tracts of open land within a city represent a greater potential for home building than a few small, scattered lots. Identifying and assessing the City's vacant and underdeveloped land is therefore, a crucial part of describing Westminster's housing opportunities.

Based on the City's existing Zoning policies, 10.79 acres of land located within the City are considered suitable for residential development. Figure IVB-6 identifies these sites within the City. Table IVB-38 identifies potential unit yields with income distribution assumptions, and states that each site can provide public infrastructure to accommodate development.

TABLE IVB-38
VACANT LAND RESIDENTIAL INVENTORY
CITY OF WESTMINSTER

Map No.	Gen. Plan Design	Est. Size In Acres	Public Facilities	Potential Build-out by Income Category				
				Very Low	Low	Moderate	High	Total
1	RM	0.32	Yes	0	0	3	0	3
2	RL	0.13	Yes	0	0	0	1	1
3	RL	0.44	Yes	0	0	0	3	3
4	RL	0.46	Yes	0	0	0	3	3
5	RL	0.18	Yes	0	0	0	1	1
6	RH	0.46	Yes	5	6	0	0	11
7	RM	0.55	Yes	0	0	6	0	6
8	RH	0.19	Yes	3	0	0	0	3
9	RH	0.14	Yes	2	0	0	0	2
10	RH	0.22	Yes	3	0	0	0	3
11	RH	0.28	Yes	6	0	0	0	6
12	RH	0.47	Yes	11	0	0	0	11
13	RH	0.92	Yes	0	16	0	0	16
14	RM	0.80	Yes	0	4	5	0	9
15	RH	3.13	Yes	39	39	0	0	78
16	RM	2.10	Yes	0	0	29	0	29
Totals		10.79		69	65	43	8	185

Source: Westminster Planning Division, Revised October, 1999



Potential Sites for Residential Development

Figure IVB-6

text identifies potential residential unit counts. These sites are depicted on the Vacant and Underdeveloped Land Analysis (Figure IVB-6) and are further described in Tables IVB-38, 39, 40, and 41. The City maintains the authority over final site approvals and potential unit distribution.

There are four sites within the Little Saigon Community Plan Area (CPA) which are designated PD and are determined to be appropriate for residential development. These sites are currently developed with various uses such as mobile home parks, industrial and commercial uses, and vacant land. An assumption is made in the 1996 Housing Element that 1,302 units could be developed within the CPAPD sites.

Five other sites designated PD, including PD-1, PD-10 through PD-12, and PD-15 are considered suitable for residential uses and targeted as such. In total 1,642 units could potentially be developed in these areas. In total, approximately 2,944 units could potentially be constructed within the CPAPD and PD areas.

A total of 1,921² mobile homes have been reported to exist on PD and CPAPD sites. Redevelopment of the residential oriented sites would involve the elimination of approximately 1,300 mobile home units. Therefore, development of these sites for residential uses would result in a net increase of 1,644 units.

Other sites with the PD designation which have residential potential include PD-3 and PD-4, PD-7 through PD-9, and PD-14. Although these sites were identified as being potentially appropriate for residential uses, they are considered to have greater potential as alternate uses, and therefore, no residential unit estimates were calculated for these sites. Development of these sites would result in the ultimate elimination of 621 mobile homes.

To protect the residents who occupy these units, the City does require any proposed development to provide a Relocation Impact Report (RIR) and appropriate mitigation. All mobile homes are considered consistent with the PD designation for each site. Table IVB-41 is a summary of all potential development sites. Table IVB-42 is a summary of Build-out potential.

² A total of 1,921 mobile homes has been reported in 1999 based on recent GIS/Aerial photographs. This figure is not consistent with the 1999 DOF estimates for mobile homes which, due to reporting techniques or growth methodology, may not reflect the loss of almost 900 mobile home units which has occurred as a result of development of three Planned Development areas since 1990.

**TABLE IVB-40
POTENTIAL RESIDENTIAL DEVELOPMENT SITES PLANNED DEVELOPMENT DISTRICT (PD)
CITY OF WESTMINSTER**

Map No.	General Plan Design	Estimated Size In Acres	Public Services/ Existing Units or Use ²	Potential Net Increase In Unit Count By Estimated Income Group				
				Very Low	Low	Moderate	High	Total
PD-1	PD	95.1	Yes / MH	0	255	255	255	765
PD-3	PD ¹	14.1	Yes / C&I	0	0	0	0	0
PD-4	PD ¹	20.7	Yes / MH&I	0	0	0	0	0
PD-7	PD ¹	3.6	Yes / MH	0	0	0	0	0
PD-8	PD ¹	10.0	Yes / MH	0	0	0	0	0
PD-9	PD ¹	13.5	Yes / MH&V	0	0	0	0	0
PD-10	PD	20.1	Yes / MH	0	0	0	133	133
PD-11	PD	15.9	Yes / MH	106	106	106	0	318
PD-12	PD	19.8	Yes / MH	0	0	107	107	214
PD-14	PD ¹	17.9	Yes / MH	0	0	0	0	0
PD-15	PD	15.1	Yes / MH	0	106	106	0	212
CPA-PD	PD	50.3	Yes / MU	298	651	353	0	1,302
Totals		296.1		404	1,118	927	495	2,944

MH = Mobile Home Park; C = Commercial; I = Industrial; MU = Mixed use; V = Vacant

¹ Residential uses are determined to be appropriate, however the desired land use is non-residential.

² Recent GIS data/Aerial photographs show that there 1,921 mobile home units within the PD land designation.

Source: The Lightfoot Planning Group; City of Westminster, 2000; The Planning Center, 2000.

**TABLE IVB-41
SUMMARY OF DEVELOPMENT POTENTIALS
CITY OF WESTMINSTER**

Land Status	Potential Development Sites by Income category				
	Very-Low Income (Units)	Low-Income (Units)	Moderate-Income (Units)	Above-Moderate (Units)	Total
Vacant	69	65	43	8	185
Underdeveloped	282	452	352	121	1,207
Planned Development (PD)	404	1,118	927	495	2,944
Subtotal Potential Units	755	1,635	1,322	624	4,336
Potential Demolitions					1,300
Total Potential Units					3,036
RHNA	367	211	337	645	1,560

Source: City of Westminster, 2000.

**TABLE IVB-42
LAND USE PLAN BUILD-OUT POTENTIALS ¹
CITY OF WESTMINSTER**

Land Use Category	Land in Acres	Square Footage ²	Potential Units
Low Density Residential. (4-7 du/ac)	2,307.1	100,492,920	9,228-16,149 du
Medium/High Density Residential (8-14 du/ac)	668.96	29,141,640	5,352-9,366 du
High Density Residential (15-25 du/ac)	192.61	8,40,273	2,895-4,825 du
Subtotal	3,168.57		17,475-30,340
Commercial	685.3	-	-
Industrial	139.4	-	-
Planned Development			
Residential	253.9	11,064,240	3,446 du
Commercial	165.1	-	-
Industrial	180.5	-	-
Public/Semi Public	56.7	-	-
Public/Semi Public		-	-
Schools	306.7	-	-
Churches	72.7	-	-
Fire	1.8	-	-
Police	5.8	-	-
Library	6.2	-	-
Civic Center	19.3	-	-
Other	7.9	-	-
Park/Open Space		-	-
Park/Open Space	34.6	-	-
Cemetery	155.5	-	-
Right-of-Way		-	-
Drainage	110.8	-	-
Electric	59.43	-	-
Railroad	40.4	-	-
Streets/Freeway	1,806.7	-	-
Total			20,921-30,340

Source: The City of Westminster, 2000.

¹ Build-out includes the Midway City and Garden Grove Sliver areas.

² Assumes the maximum development of all land areas for each Land Use classification. Development of any areas must comply with City regulations, including setbacks, provision of parking, public improvements, landscaping, ect.

Mobile Home Parks

The 1990 Census indicates a total of 2,972 mobile homes in Westminster with 4,916 permanent residents. Mobile homes comprised approximately 11.3% of the existing housing stock and houses about 6.3% of the City's residents. According to DOF, there were 2,922 mobile home units in 1999³. The average size of mobile home households is 1.8 persons. Testimony before the Mobile Home Commission has

³ It should be noted that DOF's count of 2,952 mobile home units does not reflect the actual number of units in the City. Recent GIS/Aerial photographs shows there are 1,921 mobile home units in the City. This is due to the redevelopment of 4 mobile home parks located in the Planned Development areas.

indicated that the escalating cost of mobile home space rentals is a problem in this area, especially for those households with lower and fixed incomes.

Mobile home households do not have a wide-range of locational options because it is very expensive to move mobile homes. There is also a shortage of space for existing older units since coaches are generally sold on site, and most new parks will not accept older units. Few new parks have been developed in the region in recent years because of high land costs and restrictive zoning.

Many of the City's mobile home parks are located on land that is zoned for commercial or industrial use. As the demand for these types of land uses increases, the pressure for converting these mobile home parks will also increase. In addition, the infrastructure within several of the older parks, such as utility services and roadways, will be in need of major maintenance and/or replacement within the next five to ten years, increasing the pressure for converting the property or raising rental rates.

The vacancy rate in Westminster's mobile home parks is extremely low, with little land potentially available for development of new mobile home parks. Any spaces lost as the result of land recycling potentially represent lost housing stock for the community. The City has a Mobile Home Park Conversion Ordinance, which requires an applicant to generate a "Conversion Impact Report" and provide relocation compensation to the residents of the mobile home park. In addition, the City will continue to support the Mobile Home Commission and the policies of the Orange County Fair Housing Council.

Public Facilities and Services

The sites identified as providing potential units to meet the housing needs of Westminster are adequately served by public facilities. Project specific improvements, such as curbs, gutter, sidewalks, and road widenings would be part of the project approval conditioning.

Public services (police, fire, schools, etc.) will be analyzed on a project specific basis and applicants will be required to mitigate any deficiencies caused by the proposed project. To ensure adequate service provision, the City will levy impact fees, improvement requirements, or other mitigation measures. The implementation of Policies and Programs found in Chapter IV, Infrastructure and Community Services, and Chapter II, Community Development, of Volume I, will further provide adequate facilities and services. Furthermore, implementation of the Water Facilities Master Plan will provide water distribution and supply for the projected build-out of the City.

Preservation of "At Risk" Affordable Housing Units

The City of Westminster had identified two assisted properties "at risk" of conversion in the 1996 Housing Element updates, including Cascade Terrace and Trask Apartments. These two properties will have been converted mid 2000. Trask Apartments converted to market rate in 1998. Cascade Apartments filed to opt-out in 1996, according to California Housing Partnership Corporation. However the management company has not yet finalized the conversion and plans to finalize in

June/July of year 2000. As such, the City currently does not have any "assisted units" at risk of converting to market rate.

Governmental Housing Constraints

Local governments affect the supply, distribution, and cost of housing through land use controls, building codes, development permits, and fees. Compliance with state-mandated requirements, such as environmental impact assessments, approval procedures, and energy insulation and/or interior noise standards influences the cost and nature of residential development. In addition, property taxes and special assessments contribute to the governmental impact on housing.

Land Use Controls

The City's policies for development are set forth in the General Plan. While the issues and policies related to housing are addressed primarily in the Housing Section, policies contained in other General Plan sections significantly affect the character and production of housing in Westminster.

The location and type of housing developments in the City are influenced by a number of factors, including existing development, market forces, and the development policies contained in the Community Development Chapter as implemented through the Land Use and Subdivision Ordinances. Table IVB-43 is a summary of residential development density as outlined in the General Plan Land Use categories.

**TABLE IVB-43
GENERAL PLAN RESIDENTIAL DENSITY RANGES ¹**

Category	Description	Maximum Density	Total Acres ³	Percent of City ²
Low Density Residential	Primarily single-family residents	4-7 units/acre	2,307	33.8%
Medium Density Residential	Apartment house; Boarding and lodging houses; Fraternities and sororities housing	8-14 units/acre	668.96	9.8%
High Density Residential	Same as in Medium Density residential with varying development intensity.	15-25 units/acre	192.61	2.8%
Total			3,168.57	46.4%

Source: City of Westminster, 2000.

¹ Includes Midway City and portion of Garden Grove. Does not include PD sites with residential potential.

² These percentages are based upon total land area in the City, not including street right-of-way.

³ Proposed land use distribution identified in the Land Use Plan, Section A of this Chapter.

The density permitted affects the type of housing produced. Of the City's residentially designated land, about 73% is designated for low-density development, most of which is currently developed as detached single-family dwellings. Approximately 27% is planned for medium and high-density uses, which provides for condominium and apartment type developments.

Building Codes & Development Standards

Westminster has adopted the State of California Uniform Building Code (UBC), which establishes minimum construction standards. Although local agencies may adopt more stringent requirements than the UBC, most utilize it with amendments designed to address local conditions. Westminster also utilizes local ordinances to regulate the development of residential land. The Westminster Land Use Ordinance and the Subdivision Ordinance establish on- and off-site development requirements. Figure IVB-44 is a summary of residential zoning regulations.

The developer of a residential project is required to provide the entire necessary public infrastructure to serve the project. This includes, but is not limited to, the provision of storm drains, light poles, sewer/water connections, curb, gutter, and sidewalk. Developers also must pay impact fees and processing fees. Table IVB-44 is a summary of residential zoning regulations.

R-5 Standards

The R5 zone is the least restrictive of the five residential zoning districts. In most cases, the height limit is determined by the width of the adjoining street. The narrowest public streets in the City are 60-feet wide and many R5 developments abut streets with widths of 100-feet or more. Therefore, the height limit for most R5 projects range from 60 to 100- feet. In comparison, the other residential zones (R1 through R4) are restricted to 35 feet.

In the situations where the height limit is specified due to the proximity of R1 developments, the limitations are not less than what is required for the other residential districts. In the R1 through R4 zones, the height limit is restricted to: "two stories, not to exceed 35-feet." Therefore, regardless of the number of stories, the height limit is set at 35-feet. For the R5 sites that are near R1 lots, the code states that the height limit is: "... two stories or 25-feet" in one case, and: "three stories or 25-feet" in the other case. Because these code sections use the word "or," the height limit is optional, unlike the earlier example where the code specifies the number of stories and a maximum height.

In each of the R5 situations, the number of permitted stories is equal to or exceeds what is allowed in the other residential zones. In addition, the density allowed in the R5 district is also greater than what is permitted in the R1 through R4 zones. Therefore, the R5 height restrictions do not deter development on R5 zoned sites.

TABLE IVB-44
SUMMARY OF RESIDENTIAL ZONING REGULATIONS
CITY OF WESTMINSTER

Zoning	Minimum Lot Area	Effective Maximum Density in DU's/Acre	Lot Coverage	Building Height	Front Yard	Interior Side Yard	Corner Side Yard	Rear Yard
R1 Single-family Residence	6,500 Square Feet (corner lots) and 6,000 Square Feet (for all other lots).	1-7	Not to exceed 40%.	Not to exceed 35 feet.	No more than 50 feet from centerline of street.		No less than 5 feet. 10 feet for corner lot.	No less than twenty feet or 20% of average lot depth.
R2 Multi-family	6,500 Square Feet (corner lots) and 6,000 for all other lots) Square Feet.	8-12	Not to exceed 40%.	Not to exceed 35 feet.	No more than 50 feet from centerline of street.		No less than 5 feet. 10 feet for corner lot.	No less than twenty feet or 20% of average lot depth.
R3 Multi-family	6,500 Square Feet (corner lots) and 6,000 for all other lots) Square Feet.	13-14	No to exceed 50%	Not to exceed 35 feet.	No more than 50 feet from centerline of street.		No less than 5 feet. 10 feet for corner lot.	No less than twenty feet or 20% of average lot depth.
R4 Multi-family	6,500 Square Feet (corner lots) and 6,000 for all other lots) Square Feet.	15-18	60%	Not to exceed 35 feet.	No more than 50 feet from centerline of street.		No less than 5 feet. 10 feet for corner lot.	No less than twenty feet or 20% of average lot depth.
R5 multi-family	10,000 square feet	19-24	-	Twenty-five feet (if building is located within 100 feet from an R1 Zone); thirty-five feet (if building is located within 150 feet from an R1 Zone); in other locations, maximum height shall not exceed the width of the widest abutting street.	No more than 50 feet from centerline of street.		No less than 5 feet. 10 feet for corner lot.	No less than twenty feet or 20% of average lot depth.

Source: City of Westminster, Land Use Plan, 1983, 1993, 1996.

Development standards include setbacks, building height, open space, etc. These standards are utilized to protect the health, safety, and welfare of the citizens. No currently identified development standard is considered overly burdensome to development. Should any development standard place an undue burden on the provision of affordable housing, the City may consider waivers of fees, variances, or other appropriate measures.

Permitting Time Frames and Fees

Since the adoption of Proposition 13 in 1978, which limits property tax-rates to 1% of the value of the home, property tax revenue has been reduced. As a result, California cities and counties have to rely on development fees to cover the costs of the administrative duties necessary to comply with the applicable codes and regulations that govern development. These fees have the effect of increasing the cost of housing.

Development fees in Westminster are set at a level to cover the actual servicing and regulating necessary for development. In a comparative analysis by the Building Industry Association of Orange County, Westminster was shown to have fees comparable to and in some cases lower than other jurisdictions in Southern California. Table IVB-45 shows the array of fees assessed by the City for various types of applications.

**TABLE IVB-45
DEVELOPMENT FEE SCHEDULE 2000
CITY OF WESTMINSTER**

Type of Application	Fee
Building Plan Checking	\$40.00 or 125% of UBC Table 1-A plus \$10 per residential units for construction water
Construction Inspection:	\$40.00 or 100% of UBC Table 1-A plus \$20 issuance fee per permit
Water Heater Replacement	\$29.65
Grading Plan Checking/ Inspection:	
<30,000 sq. ft.	\$0.06 per sq. ft.
0 to 5 acre	\$0.115 per sq. ft.
5 to 10 acre	\$0.08 per sq. ft.
>10 acre	\$0.04 per sq. ft.
Site Remediation Service	\$440 per site
Moved House Inspection	\$460 per permit
Special Building Inspection	\$15.00 admin. + \$72.00 per hr.
Temporary Certificate of Occupancy	\$200 per application
Building Records Research (First 5 min free)	\$15.00 each 15 min.
Block Wall Inspection	\$210 per 100 linear feet of wall
Tentative Parcel Map Review	\$1,610 per application
Tentative Tract Map Review	\$2,680 per application
Lot Line Adjustment Review	\$755.00 per application plus recording fees
Site Plan Review – Planning Commission:	
Hearing	\$1,560 per application
Non-Hearing	\$1,410 per application
With Other Hearing	\$1,185 per application
Site Plan Review – Admin.:	
Single Family Home Review	\$40 per application

**TABLE IVB-45
DEVELOPMENT FEE SCHEDULE 2000
CITY OF WESTMINSTER**

Type of Application	Fee
Minor review and temporary site plan	\$295 per application
Major Review	\$1,375 per application
Development Agreement Review	\$3,500.00 deposit*
General CUP Review:	\$1,265 per application
If processed with another application requiring a public hearing	\$710 per application
Variance Review:	
Planning Commission Variance	\$1,210 per application
Area Variance Committee	\$640 per application
RV Storage in Front yard	\$225 per each area variance application and each committee hearing
General Plan Amendment Review	\$1,740 per application
Zone Change Review	\$1,600 per application
Zoning Text Amendment Review	\$1,975 per application
Environmental Assessment Study (Negative Declaration)	\$995 per application
Environmental Assessment (Categorical Exemption)	\$285 per application
Environmental Assessment Initial Study	\$825 per application
Environmental Impact Review	\$10,000 deposit*
Condominium Conversion Inspection	\$215 per unit inspected
Home Occupation Permit / With CUP	\$620 per application
Underground Utility Waiver Review	\$630 per application
Design Review:	
Administrative Review	\$860 per application
Planning Commission Review	\$1,510 per application
Sign Review and Inspection:	
New Sign within Sign Program	\$135 per permit
New Sign Program	\$220 per application
Development Extension Review	\$405 per application
Landscape Plan Check	Actual cost of consultant plus 25% for City staff time
Mobile Home park Conversion Review	\$10,000.00 deposit*
Final Parcel Map Check	\$3,065 per map
Final Tract Map Check	\$2,935 per map
Street Vacation / ROW Easement Review	\$3,200.00 per application or deposit*
Plan Revision Checking (1 hour minimum)	\$90.00 per hour
Encroachment Review:	\$25.00 per permit +
Unit Review	
A. Side Walks	\$0.50 per sq. ft.
B. Driveways	\$0.50 per sq. ft.
C. Curb & Gutters	\$1.00 linear ft.
D. Cross Gutter	\$0.50 per sq. ft.
E. Water Lines	\$1.50 per linear ft.
F. Storm Drains	\$1.00 linear ft.
G. Trenching	\$0.50 per sq. ft.
H. Pavement	\$0.50 per sq. ft.
Public Utilities <100 FT	
Annual Issuance	\$215.00 +
Per Permit	\$35.00
>100 FT per permit	\$35 + time & material
Repair or Replacement	Actual time & material

*Costs charged at the fully allocated hourly rate

Source: City of Westminster 1999-2000 Fee Schedule

The high cost of housing is often attributed, in part, to governmental delays. Stringent development regulations increase processing time and add to housing costs. It has been estimated by the Orange County Cost of Housing Committee that every month a residential project is delayed beyond its planned construction start date, the costs per dwelling unit increase by at least 1.1% to 1.5% of the planned selling price. One potential way to reduce housing cost would be to reduce the time necessary for processing of permits. However, at present it does not appear that significant savings would result from "fast track" processing, as permitting times are relatively short in Westminster. Table IVB-46 provides a sample of processing times in the City of Westminster.

**TABLE IVB-46
AVERAGE PROCESSING TIMES
CITY OF WESTMINSTER**

Type of Application ¹	Avg. No. of Weeks ³
Zone Change ²	10-12
Tentative Tract Map ²	8
Tentative Parcel Map	6
Lot Line Adjustment	6
Site Plan (Administrative) Major Review	2
Site Plan (Planning Commission Hearing)	6
P.C. Variance	6
AVC (Area Variance Committee) Review	7
Conditional Use Permit	6

¹ Items not automatically reviewed by the City Council are subject to "call up" by the Council. When this occurs, it adds two to four weeks to the processing time, resulting in increased costs to the developer.

² Require City Council review and approval

³ The processing time begins when the project is deemed to be complete (pursuant to the Permit Streamlining Act). The time it takes the City to review for completeness is approximately 10-15 days. However, the applicant may take six days to six months to deliver application material pertinent to the project.

Source: Westminster Community Development Department, 2000

The City's permit processing procedure includes the state-mandated California Environmental Quality Act (CEQA) procedures. The City cannot streamline CEQA implementation.

Fees and Taxes

Fees are collected by the City to help cover the costs of permit processing, inspections, and costs of the delivery of services such as water, sewer, storm drains, and parks and recreation facilities, and public protection (police, fire). These fees are assessed on the basis of square feet of building area, number of dwelling units, or land area within the development.

Approximately 10% of the cost of renting or owning is attributed to taxes and insurance. This burden falls more heavily on lower income households whose expenditures for housing require a larger proportion of their household income. Since property taxes on homes sold today are based on one and a quarter percent

of the purchase price, plus an average of 2% annual increase, new homebuyers face higher taxes than those who remain in their current residences. Renters are also vulnerable since they are unable to control the sale of property in which they live, yet the rent they pay may be raised to cover the new owner's higher taxes and mortgage payments.

Provisions of the federal income tax laws affect property owners' practices in buying, holding, maintaining, and selling residential property. Although not the most important economic factor in all cases, federal income tax laws do have a direct bearing on housing conditions. For example, tax exemptions or credits could affect a homeowner's decision to expand, upgrade, or even sell (or rent) his house. The same may hold true to a lesser degree with state taxes.

Restrictions on Public Housing

Federal housing assistance programs for lower income populations have been available since the 1930's. However, many localities in the SCAG region, including Orange County, have not used all of the programs because of political opposition, lack of staff, or lack of knowledge of the problems or programs. Article 34 of the California State Constitution adds to the difficulties by requiring, under certain conditions, a local referendum to approve public ownership of housing units. Moreover, several programs are available only to jurisdictions that have passed housing referendums. Most notable among such programs are traditional public housing, state housing agency financing, and local housing authority bond financing.

Non-Governmental Housing Constraints

While the actions, policies, and regulations of cities, counties, and states can create constraints upon housing opportunities; the largest obstruction to residential development is found outside the sphere of government. It is the dynamics of the marketplace that directly influence the availability of land, the cost of land, construction costs, and purchasing costs. These factors are also affected by the perceptions (about desirable housing) that individuals hold and their attitudes towards acceptable levels of housing density, traffic, and noise. The result is that the housing market is often defined in terms of availability (supply), affordability, and desirability.

The Availability of Land

Westminster has a shortage of vacant, buildable land that is suitable for residential use. Consequently, the ability to generate additional housing is limited. Moreover, separate owners of smaller parcels hold much of underdeveloped and residentially zoned land in the City. This calls for alternative policy tools such as lot consolidation and/or the demolition, thereby replacing existing structures to create high-density dwelling units.

Cost of Land

The cost of land is another major constraint on housing construction. The holding cost of land during construction also adds to the price of housing. Holding costs vary depending on interest rates for acquisition and development loans, which currently run 2% to 4% above the prime rate. Interest rates are beyond the control of local jurisdictions. Land holding costs can be lessened, by reducing processing times for building permits in most jurisdictions. However, Westminster's processing times are already among the shortest in Orange County, and to reduce them further may compromise the City's ability to guide development and protect the health and safety of the public.

According to the Orange County Board of Realtors, vacant, medium, and high density residential property in Westminster, suitable for development to its maximum potential, and with no extraordinary public improvement requirements, can command a price of between \$30,000 to \$40,000 per unit. An acre of high-density land (up to 25 units per acre), would range from \$750,000 to \$1,000,000. At medium densities, (up to 14 units per acre) the land cost per acre would range from \$420,000 to \$560,000. In addition, the City has no control over land prices as they are set in the marketplace and are governed by such factors as speculation, demand, supply, and location. Table IVB-47 is a summary of land prices in the City.

**TABLE IVB-47
COMPARABLE LAND PRICES**

Property location	Area (in sq. ft.)	Area (in acre)	Sales Price	Price per Acre	Price per Sq. Ft.
7600 California Ave. Westminster	6,632	0.15	\$260,000	\$1,733,333	\$39.20
7900 Alhambra Dr. Huntington Beach	13,831	0.32	\$350,000	\$1,093,750	\$25.30
1047 Highland St. Santa Ana	4,950	0.11	\$170,000	\$1,545,454	\$34.34
18222 S. 3 rd St. Fountain Valley	6,687	0.15	\$165,000	\$1,100,000	\$24.67
10511 Easter Hill Dr. Santa Ana	27,300	0.63	\$1,250,000	\$1,984,127	\$45.79
610 N. Sunkist St. Anaheim	18,593	0.43	\$565,000	\$1,313,954	\$30.39
732 N. Sabina St. Anaheim	5,552	0.13	\$150,000	\$1,153,846	\$27.01

Source: CMDC, April – September 1999

Construction Costs

According to 2000 estimates from the International Conference of Building Officials (ICBO), residential construction cost in California can range from \$75.90 (per square foot) for a multi-family Type V-wood frame construction to \$85.50 (per square foot) for a single-family dwelling unit. These cost estimates are based on "good" quality construction materials and fixtures, which would be above the minimally acceptable by building code standards. Another alternative might be factory-built housing, "Manufactured Homes", which is receiving increasing acceptance for the first-time

buyer and provides a number of price-cutting opportunities. To the developer and homebuyer, interest rates have the greatest impact on the ability to construct or purchase a home. Interest rates, however, are determined by national policies and economic conditions, and there is little that local governments can do to affect these rates.

Home Purchase Costs

The ability to purchase a house is a reflection of the regional housing demand and the costs related to producing and selling housing units. Because of the high cost of housing in Orange County, many people are excluded from living in the area. For example, the Orange County Board of Realtors reported that the median home price in Orange County was \$258,000 in December 1999. Orange County remains one of the most expensive places to live in the state.

There are also selling costs associated with home buying. The Orange County Register has reported that escrow transaction fees can easily exceed \$2,000 for the purchase of a new home. Similar fees are extracted through mortgage processing, title acquisition, and realtor fees.

Local lending institutions have stated that financing of new homes is available for qualifying applicants. Unfortunately, the economic recession has greatly limited new home purchases. The majority of financing packages have been for refinancing and home improvements (room additions and alterations). Construction financing is limited due to the recent savings and loan failures.

Opportunities for Energy Conservation

The City of Westminster is committed to conserving energy and reducing pollution associated with the production of electricity. Toward this end, the City encourages the use of solar energy wherever it is appropriate and economically feasible. Multi-family residential complexes that include swimming pools are required to utilize solar-heating. New residential housing must incorporate solar-heating plumbing facilities. Qualifying residents may obtain a rehabilitation loan that can be used to weatherproof and insulate existing housing, including mobile homes.

Assessment of the Current Housing Program

The State of California requires an assessment of the housing program when updating a Housing Element. The City of Westminster adopted its Housing Element in 1996. As such, this is an evaluation of programs and progress that occurred between the years 1989-1995 and 1996-1997. Table IVB-48 is a comprehensive summary of the previous housing element programs, and the accomplishments.

Currently, the City administers twenty-six programs designed to address its housing needs. No new programs have been added in this Housing Element. A description of the programs' objectives, progress and problems encountered in achieving the collective goals of the existing housing programs is discussed in the following sections. Additionally, each program is also assessed in terms of the overall effectiveness, and current state of each program. Table IVB-48 is a comprehensive summary of the previous housing element programs.

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Identification of Adequate Sites IIB1.1	Ensure that adequate sites are identified and designated with appropriate Land Use and Zoning Designations so that Westminster will be able to accommodate its future need. The City shall annually implement actions necessary to ensure that properties identified in the Vacant and Underdeveloped Land Analysis (See Volume II), Planned Development sites, and other appropriate areas are designated so adequate housing unit potentials can be achieved for all income groups. The amount of land and the appropriate density of such redesignated/rezoned land would be determined during annual review.	a. Review, rezoning, and redesignation of lands for residential development was completed concurrently with the approval of the Housing Element adopted in 1989. b. The survey done in preparation of the 1989 Housing Element identified the potential for 2,293 new units within the vacant, underdeveloped, and PD sites. c. The City approved the rezoning of 5 acres of commercial property to R-2 along Westminster Boulevard. No rezoning of residential property to a higher density was undertaken.	a. The land inventory program was not implemented during this period. b. The rezone of existing residential land to a higher density was not implemented during this period. c. 29.4 acres of non-residential land, on four separate sites were rezoned to multi-family residential uses. d. The systematic review of GP designations and zoning districts did not occur during this period.	a. In 1998 the City purchased GIS and has begun building a database of parcel related information. During the year 2000, a citywide inventory should be available. b. The rezone of existing residential land to a higher density was not implemented during this period. c. 4.8 acres of non-residential land, on one site was rezoned to multi-family residential uses. d. The systematic review of GP designations and zoning districts did not occur during this period.	The effectiveness has been mixed. The rezone of non-residential sites to residential has been a success. Other portions of the program have not been as successful due to the Planning Department's limited staffing. Until mid-1998, there wasn't any staff available to do advanced planning projects. With the purchase of GIS and the City's growing commitment to using it, the creation of a land inventory will be easy to produce and update.

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Lot Consolidation Program IIB1.2	To encourage further residential development in the underutilized portions of the City identified by the Vacant and Underdeveloped Land Analysis, the City will offer a series of incentives to projects, which propose lot consolidation and residential development at the maximum allowable density. The City shall have full authority in determining compliance with the provisions of this program and the appropriateness of the project specific incentives.	This program was created. However, it was not implemented during the planning period.	None of the lot consolidation programs were implemented during this period.	None of the lot consolidation programs were implemented during this period.	The City has not created a formal process for the lot consolidation program. In addition, of the housing projects that were proposed during the time period, non-included a request for the consolidation of two or more parcels.
Redevelopment Agency-Land Acquisition IIB 1.3	Utilize the powers of the Redevelopment Agency to make land available at reasonable cost to developers who have demonstrated the ability to build affordable housing for senior, handicapped, and other qualifying households.	The Redevelopment Agency purchased a 1.75 acre parcel for the construction of the 132 unit Rose Gardens Senior Housing project. The Agency also leases land for the Westminster Senior Apartments for \$100 per year.	The program was not implemented during this time period.	In 1998, the Redevelopment Agency gave a non-profit housing provider (Shelter for the Homeless) a single family house, located at 7372 Wyoming Street. The City transferred title to the non-profit organization and rehabilitated the house.	The program has not been very effective in the latter years of the past period. In part this is due to the Redevelopment Agency's prior expenditures in the 1989-95 period for the Rose Gardens senior project. Additional funds should be allocated to this program.

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Emergency Shelter Program IIB 1.4	Provide shelters for residents in emergency situations, such as natural disasters and extreme weather conditions. To accomplish this, the City shall establish objective criteria for identifying sites and/or existing uses such as churches and meeting halls, that are suitable for the construction and/or use as emergency shelters. The City shall allow churches the ability to provide emergency shelter needs without requiring an amendment to their conditional use permits, and allow emergency shelters in residential zones under the same requirements governing boarding houses. Where possible and appropriate, utilize City staff or resources to assist in the county's emergency shelters program.	The City did participate in the Orange County BIA formation of Regional development Standards for the establishment of Single-Room Occupancy units (SRO's). A program was established which requires SRO standards to be incorporated into the Zoning Ordinance. Specific criteria for the identification of sites for emergency shelter, other than churches, (which are permitted to operate as emergency shelters) has not occurred.	The Program was not implemented during this time period.	The Program was not implemented during this time period.	Staff has been dedicated to advanced planning projects, such as housing rehabilitation, grant administration and other funds. The administration of this program should be reassigned and pursued. Specific criteria for the identification of sites for emergency shelters and transitional facilities should be established through modification to the Zoning Ordinance.

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Transitional Housing Program IIB1.5	Encourage the establishment of transitional/emergency shelters by permitting transitional housing that contains six persons or less in any residential zone. Also, allow the use of transitional housing of six persons or more under the same requirements that govern boarding houses (boarding houses are allowed in the R3, R4, and R5 zones). Where appropriate, utilize the power of the Redevelopment Agency to subsidize the cost of land and off-site improvements for developers willing to build transitional housing. Where possible and appropriate, utilize the Redevelopment Agency to purchase and rehabilitate existing residential structures for transitional housing use.	The Redevelopment Agency, in 1991, purchased the four unit structure occupied by "shelter for the Homeless" and leases the property to this organization at a minimal cost. The Redevelopment Agency also owns and leases two other structures for Shelter for the Homeless organization. There were no requests for transitional housing for more than six persons since 1989, although they are permitted by the Zoning Code.	\$370,000 of Home Program funding was allocated to community housing and development organizations for the development of transitional/permanent affordable housing projects. In addition, the City's Redevelopment Agency donated one single family home to be used for transitional/affordable housing.	The City has entered into an agreement with Abrazar, Inc. (ACHDO) in 1999 for the acquisition of two properties for transitional housing. The acquisition consisted of 1 two-bedroom home on Cedar Street and a single family four bedroom home and one duplex (two bedrooms each) on a single property on Locust Street. The CHDO plans to demolish the single family home and build a community center on the first floor with 2 two-bedroom apartments on the second floor. The duplex will be rehabilitated. All units will be restricted to low-income households.	The level of effectiveness was good in regards to the funding that was available to community organizations. However, the City did not develop policies or programs to allow transitional housing in any residential zone nor did the redevelopment agency subsidize the development costs associated with transitional housing.
Land Improvement Subsidies IIB1.6	Subsidize the cost of land and off-site improvements for the provisions of affordable housing for low-income households.	A land subsidy exists in the form of a \$100 per year lease to the operator of the 312 unit senior citizen apartment. The Redevelopment Agency acquired the 1.75 acre parcel for the 132 unit senior lower income project to be constructed on 13th Street. CDBG or HOME funds may be utilized to subsidize any off site improvements necessary to serve this project.	No subsidies were offered or requested during this period. The City did not offer a program to subsidize the cost of land and offer off-site improvements.	No subsidies were offered or requested during this period. The City did not offer a program to subsidize the cost of land and offer off-site improvements.	This objective has not been particularly effective, due in part to the downturn in the housing market during the early 1990's. This program should be pursued during the future planning period.

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Ordinance Review and Update IIB1.7	Increase opportunities for the development of affordable housing by modifying Zoning Ordinance standards and programs, while encouraging residents and developers to utilize housing programs.	The Zoning Ordinance was revised to allow manufactured housing in residential zones, mixed-use projects, granny flats, relocation of existing housing, and the incorporation of the regional SRO development standards. The City prepared a new Development Fee schedule and application material requirement package to assist developers in understanding application requirements and in calculating fees that may be associated with various projects.	The ordinance review and update program was not implemented during this period.	In 1999, the City Council allocated \$60,000 for the "General Plan Consistency Project." The program includes a comprehensive rezoning of sites that are not consistent with the general plan and a complete rewrite of the City's zoning ordinance. The new zoning ordinance will take 24 to 36 months to complete. It will establish new procedures, administrative processes, permitted uses, development standards and so forth.	The effectiveness can not be measured until the zoning ordinance is prepared and an assessment of the housing standards, incentives and processes are established. In preparation of the new zoning ordinance, staff should prepare a comprehensive list of housing related revisions. Staff is continually reviewing and updating implementation documents such as design Standards and its Subdivision Ordinance
Density bonus IIB1.8	Administer and market the Density Bonus program which allows developers the opportunity to exceed the maximum district density when a percentage of the units are reserved for lower income households.	A density bonus program was utilized for the 132 unit Rose Gardens Senior Housing project, although a formal program was not included in the Zoning Code.	The density bonus program was not implemented during this period.	The density bonus program was not implemented during this period.	A codified density bonus program was never developed due to staffing limitations. The only housing projects being built in the City during the 1989-1997 and 1998-2000 planning periods were market-rate detached single-family homes. None of the projects included requests for density allowances or a waiver of fees/standards. Therefore, for large (five acres or more) projects where the developer is able to build a project without the need for incentives, it appears that the

TABLE IVB-48
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CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
					density bonus is not effective. The use of a density bonus should be targeted to certain developments and in conjunction with other programs. Provisions for a density bonus program should be included during the rewrite of the zoning code.
Mortgage Revenue Bonds IIB 1.9	Continue to allow, where appropriate, Mortgage Revenue Bond funds to finance the construction of housing for low, moderate, and senior citizen rental housing.	The Rose Gardens Senior Housing project utilized this program.	This program was not implemented during this planning period.	In 1999, the City approved a 122 senior housing project (assisted living) that has applied for the mortgage revenue bonds through the City's Redevelopment Agency.	This program has been effective and should be continued.
Waiver of Fees IIB 1.10	Encourage the development of affordable housing units by considering a waiver or reduction of City zoning and development fees for new affordable residential housing development	This program was not implemented during this planning period.	This program was not implemented during this planning period.	This program was not implemented during this planning period.	The City did not market the program and applicants did not request a waiver of fees. This may be due to 2 factors: 1) Due to the improved economy, the housing construction that occurred between 1996 and 2000 was accomplished without any government assistance (with the exception of the one mortgage revenue bond) and therefore, there were no incentives to seek waivers, and; 2) the City's development fees and the cost to develop in Westminster have remained affordable relative to other nearby communities. The program should be

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
					retained and promoted in conjunction with projects which provide affordable housing.
Housing Construction Monitoring IIB1.11	Establish and maintain a questionnaire and inventory system to monitor the growth of the housing stock. This questionnaire, which could be administered prior to issuance of the Certificate of Occupancy, could be utilized to track product type development and affordability. This data would be tabulated on an annual basis to determine the City's Position in achieving its housing goals.	The housing construction-monitoring program as defined in the element was not implemented during this period.	The housing construction-monitoring program as defined in the element was not implemented during this period.	The housing construction-monitoring program as defined in the element was not implemented during this period.	The program as described in the housing element was never developed, however, each year the staff has collected housing data for new construction. The data is sent to the State for the annual Department of Finance population/housing report. Part of the problem in developing the program listed in the housing element is that the City lacked the resources to maintain an ongoing database. With the use of GIS, the City will be able to create and maintain an inventory of new housing projects.
Housing/Rental Rehabilitation Program IIB2.1	Maintain the quality of owner occupied and rental housing stock by continuing to make available CDBG funds for rehabilitation loans to qualified households and landlords. Funds will be held in the City administered Rehabilitation Fund.	The City has allocated funds under the 1988-91 Housing Assistance plan and the 1991-96 CHAS to rehabilitate 12 single family units per year. The rental rehabilitation program was implemented in the 1991-92 fiscal year. A total of 78 units were rehabilitated during this period.	35 homes were rehabilitated during this period.	45 homes were rehabilitated during this period.	The program has proven to be very effective

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Building Code Enforcement IIB2.2	The City will enforce and expand, where necessary, the property maintenance provisions embodied in the Uniform Building Code and Land Use Ordinance.	Enforcement numbers were not available for this time period. However, the City employed 2 full time code enforcement officers to follow up on complaints and cite violations of the Code with respect to property maintenance. Additionally, a full time plan checker was added to the staff to ensure new development is in compliance with the UBC. Staffing positions were cut during the economic downturn of the early 1990's.	The building code enforcement program was implemented during this period.	The building code enforcement program was implemented during this period.	Prior to 1997, the City had one part-time code enforcement officer. In 1997, two full-time officers and a part-time clerical worker were hired. Also, the services of a city prosecutor were retained. In 1998, the program was expanded to include one additional part-time officer, and one paid intern. The program has been very effective in reducing unsafe housing conditions and illegal home uses.
Public Facilities Monitoring and Improvement IIB 2.3	Establish a monitoring program to analyze community facilities in existing residential areas of the City. It will identify aging or inadequate facilities, and target funds to improve and upgrade these facilities.	This program was not implemented during the planning period.	This program was not implemented during this planning period.	This program was not implemented during this planning period.	The program was not implemented due to the City's limited staff. However, since the City is in the process of creating a redevelopment project area for all of the city's neighborhoods, the inventory of community facilities will be completed by June 2000. Also, redevelopment funds will be available to make the needed improvements..

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Section 8 Rental Assistance IIB3.1	Support OCHA to maintain the 699 very-low income households in the City receiving Section 8 subsidized rental assistance and expand this program to include more households as funding allows.	699 households were receiving Section 8 assistance as of 1991, and 1,663 applications were pending.	2019 households were assisted during this period. The yearly average is approximately 1000, which is an increase from the 699 households identified in the 1996-housing element.	2,300 households were assisted during this period.	The program has proved to be very effective. The city has worked with the OCHA to provide applications for section 8 applicants.
Condominium Conversion IIB3.2	The City shall maintain and enforce the provisions of the City's Condominium/Stock Cooperative Conversion Ordinance.	There has been one conversion of apartments into condos. The conversion involved 120 units located on the northeast corner of Golden west and Homer. The conversion was approved in 1990. It has satisfied its conditions of approval and sales were completed.	No conversions were proposed during this period.	No conversions were proposed during this period.	The ordinance was not amended and therefore contains the same provisions. From this standpoint, the city was very successful at maintaining the conversion requirements. However, since there weren't any applications for conversion during the time periods, the effectiveness of the ordinance's enforceability cannot be measured.
Mobile Home Park Conversion Ordinance (MHPCO) IIB3.3	The City will maintain and enforce the MHPCO, which requires a Relocation Impact report (RIR). The City shall monitor each potential conversion to determine the potential impact of the loss of any affordable lower-income units. If determined that there will be a net loss, the developers will be required to mitigate such loss.	No mobile home parks have been converted. The general plan requires mitigation for lost affordable units, should a park convert to another use.	No conversions were proposed during this period.	No conversions were proposed during this period.	The ordinance has not been amended and therefore contains the same provisions. From this standpoint, the City was very successful at maintaining conversion requirements. However, since there have not been any applications for conversion during the time periods, the effectiveness of the ordinance's enforceability cannot be measured.

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REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Preservation of "At Risk" Affordable Housing Units IIB 3.4	Assist in the permanent preservation of all units "at risk" of converting from affordable housing to market rate by utilizing Low-Income Housing Preservation and Resident Home Ownership Act (LIHPRHA). The two projects that are "at risk" of conversion fall under the LIHPRHA of 1990 (Title V), and therefore are eligible to prepay their loan and convert to market rate, or maintain the low-income status through incentives.	The City participated in negotiations with the owners of the at-risk units and appear to have a commitment to maintain the units as affordable through the end of 1995.	The program was not implemented during this time period. The City has not been able to prevent the conversion of the two projects.	The program was not implemented during this time period. The City has not been able to prevent the conversion of the two projects.	The City has not been able to prevent the conversion of the two projects. However, the City is currently pursuing ways to maintain the projects' affordability.
Rehabilitation for Handicapped Access IIB4.1	Make rehabilitation loans to qualified households for modifications to existing dwellings to facilitate access by handicapped person.	1 disabled household was assisted with CDBG funds during this time period.	16 disabled households were assisted with CDBG funds during this time period.	8 disabled households were assisted with CDBG funds during this time period.	The program has proved to be very effective since the objective was to rehabilitate only 15 units.
Senior Rental Subsidies	Provide rent subsidies to very-low and low-income tenants, including 49% of the 132 units at the "Rose Gardens Senior Housing Project," and 20% of the apartments at the 312 units "Westminster Senior Apartments."	Rent subsidies for 65 units at the Rose Gardens Senior Housing project began in 1994, and 62 units at the Westminster Senior Apartments began in 1987.	During the period beginning in 1996 to 2000, the City has continued its rent subsidies to at least 49% of the units at the Rose Gardens and 20% of the units at the Westminster senior Apartments. However, at the Rose gardens, the number of very low income subsidized units has been reduced to 7.	During the period beginning in 1996 to 2000, the City has continued its rent subsidies to at least 49% of the units at the Rose Gardens and 20% of the units at the Westminster senior Apartments. However, at the Rose gardens, the number of very low income subsidized units has been reduced to 7.	In terms of maintaining the 49% requirement at the Rose Gardens and the 20% requirement at the Westminster Senior Apartments, the program has been very successful. However, there was less success in maintaining the number of very low units since the goal was to retain 20 households and only seven remain at the present time.

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Home Ownership Opportunity Assistance IIB4.3	Increase opportunities for home ownership for large and low and moderate-income families through options such as down payment assistance, mortgage subsidies, and tax credits.	The program was established in 1992. 17 first time homebuyers have received loans under this program.	No households were assisted during this period.	A total of 18 households were assisted. 13 of the households were assisted with a down payment in the first time homebuyers program and 5 households were assisted with the MCC program.	The program has been successful but has fallen short of the quantified objective for the 1989-94 planning period (25 households). The shortfall may be due, in part, to a lack of marketing.
Shelter for the Homeless Housing Grant IIB4.4	Continue to provide assistance to non-profit organizations such as "Shelter for the Homeless," in the sum of \$40,000 annually, as funds are available. An additional \$74,000 in Redevelopment 20% set aside funds are allocated to other non-profit organizations.	The City has been successful in contributing funds. The General plan called for the provision of \$40,000 annually to the Shelter for the Homeless. An additional \$74,000 in Redevelopment funds were allocated to other non-profit organizations to assist homeless persons.	The City allocated \$537,200 for the program during this period.	The City allocated \$308,000 for the program during this period.	In total, over \$900,000 was allocated for the program. For the five-year period from 1996 to 2000, the average annual expenditure was \$169,040. This is approximately 1.5 times the \$114,000 (\$74,000 + \$40,000) identified in the housing element for each of the five years. The program has exceeded the quantified objective's dollar amount and has been very successful. The total number of households assisted under this program, however, has not been determined.

**TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000**

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Fair Housing Council IIB4.5	Provide counseling and advisory services by continuing to contract with the designated FHC in regard to fair housing issues involving Westminster residents, such as complaints regarding discrimination in all housing matters.	On average, the Orange County Fair Housing Council responded to 586 tenant/landlord complaints, 57 housing discrimination complaints, and conducted 21 separate Community outreach meetings, each attended by an estimated 30 to 50 City residents per year.	The City allocated \$17,000 for the program during this period.	The City allocated \$17,000 for the program during this period.	The funds were used to support the work of the fair housing council. However, since a quantifiable objective was not stated in the housing element, it is not possible to fully assess the effectiveness of the program. It is assumed that the funds offset the costs of providing services to area residents.
Housing Directory IIB4.6	Increase knowledge and awareness as to the use of housing programs and other housing related information (i.e., complaint referrals) available to City residents by creating a comprehensive synopsis of various housing-related programs that are made available to Westminster residents.	The 1991-96 CHAS document included a matrix of the various programs available to residents of the City of Westminster.	The City did not create a directory as described in the housing element. However, a full-time staff person has been available to answer questions related to the various housing programs. In addition, the staff person and their phone number has been identified in the City's newsletters.	The City did not create a directory as described in the housing element. However, a full-time staff person has been available to answer questions related to the various housing programs. In addition, the staff person and their phone number has been identified in the City's newsletters.	The availability of a staff person to answer questions has proved to be helpful. However, since the directory has not been developed, the program as described in the housing element was not implemented.
Large Family Rehabilitation Construction Program IIB4.7	Encourage rehabilitation of large rental units (3 bedrooms or more) and the addition of rooms to single-family detached units to provide relief of overcrowded conditions. Programs may include waiver of fees for new development providing large units and/or variances for room additions.	This program was established during the planning period, although typically room additions are the most prevalent type of construction occurring in the City.	No units were constructed/ rehabilitated during this period.	One unit is in process of construction.	The program has not succeeded in reaching the quantified objective of 30 units. This is partly due to the market conditions, which favors new construction for families above the median income level. Also, the City has not aggressively sought developers to build or rehabilitate these types of units for these income categories.

TABLE IVB-48
REVIEW OF PAST HOUSING ELEMENT PROGRAMS
CITY OF WESTMINSTER 1989-2000

Program	Program Objective	Program Completion 1989-1995	Program Completion 1996-1997	Program Completion 1998-2000	Effectiveness
Staff Resources IIB4.8	Maintain sufficient staffing to administer and coordinate housing programs. The City has a full-time staff person to coordinate housing programs. This person coordinates the Grants and Housing Division.	The City maintained a full time Grants and Housing Division Coordinator.	The full-time grants and housing person was maintained during this period.	A part time rehabilitation consultant was hired by the City as a full time permanent employee during this time period.	The City was successful in maintaining the level of staff described in the program and in adding one additional staff person.

The City has made substantial progress towards meeting their quantified objectives for the past housing period through the implementation of a number of programs.

According to the 1989-1994 RHNA estimates, Westminster's fair share housing allocation was 1,360 units. As of 1999, the City of Westminster has added 979 units to its housing stock inventory, and lost 50 mobilehome units based on 1999 DOF housing estimates. However, the majority of units were constructed as market rate housing and therefore affordability of these units cannot be regulated. Overall construction in the mid 1990's has lagged due to land availability and the national economic conditions.

The Vacant Land Survey provides staff members with both an inventory and a tool for assessing under-utilized sites and appropriate land uses. As a reference, the survey can easily be used by the public when identifying potential residential development sites. However, the survey has not been updated on a regular basis. The City should continue to monitor vacant and underdeveloped or recyclable land annually.

The rezoning of the Temple Village (68 units) site and the rezoning of five acres on Westminster Boulevard indicates a positive step toward achieving the rezoning of commercial/industrial property. Through the General Plan update, the City took an active role in increasing the residential development opportunity by establishing the Planned Development (PD) designation on 11 sites. Four of these sites have already been developed as non-residential uses. As a result of the recycling of land as a PD development, approximately 1,001 existing mobile homes were lost from the housing inventory, based on recent aerial photography. The DOF housing estimates have not been adjusted to reflect the loss of these units.

The Section 8 subsidized rental program is the most successful housing program in the City. The number of households participating in this program exceeded 870 per year, increasing to over 1,000 by 1999. This program is successfully meeting its quantified objective serving existing residents.

Land and Improvement Subsidies, as well as Mortgage Revenue Bonds have not been utilized over the last four years, as no low-income development proposals have been presented to the City. However, a MRB was utilized to assist the development of the Rose Gardens Senior housing project. The City has entered into an agreement with Abrazar, Inc. (a CHDO) in 1999 for the acquisition of two properties for transitional housing. The acquisition consisted of 1 two-bedroom home on Cedar Street and a single family four bedroom home and one duplex (two bedrooms each) on a single property on Locust Street. The CHDO plans to demolish the single family home and build a community center on the first floor with 2 two-bedroom apartments on the second floor. The duplex will be rehabilitated. All units will be restricted to low-income households.

The high cost of residential in-fill land may act as a disincentive to manufactured housing since it may make the cost of such housing comparable to traditional housing construction. In addition, some believe that manufactured housing is of a lower grade and less permanent than traditional on-site home construction. The same attitude may prevail with respect to relocated units. Therefore, the number of

manufactured units added to the housing stock was small, compounded by the removal of the 1,001 mobilehomes from the inventory due to development of 4 PDs.

The City of Westminster has made efforts to reduce governmental constraints that impact the development, maintenance, and improvement of the housing stock such as improving information on processes and fees and creating the PD designations. Unfortunately, land and housing costs are so high that it appears that most developers are still unable to utilize programs such as the density bonus or waiver of fee programs to create affordable housing.

Only a small portion of the rental housing stock has been permitted to convert to owner-occupied housing, possibly because of the stringent provisions of the ordinance. However, approximately 1,001 mobile homes were lost due to recycling of land designated as PD. Those units have not been replaced and represent a loss of market rate housing generally affordable to low and moderate income households. Rehabilitation of existing low-income single-family units has been very successful in rehabilitating a total of 139 units. 16 units have been retrofitted under the Rehabilitation for Handicapped Access Program.

The rental rehabilitation program, with the exception of the 5 units acquired and rehabilitated by Abrazar (a CHDO), has not been as successful. The City has rehabilitated 35 units under the Rental Rehabilitation Program operated by the County of Orange. Since becoming an entitlement jurisdiction, however, the rehabilitation of rental units has not been effective. The City needs to focus efforts on the implementation of this newly resurrected program. The City's acquisition/rehabilitation program has been successful, particularly with single family ownership units, with 126 units acquired and rehabilitated, although this program should continue actively.

The City has been most successful in addressing housing needs for the Homeless Population. While the total number of beneficiaries has not been determined, the City has exceeded the monetary amount established by their quantified objectives.

The Transitional Housing Program has also been very successful. The City has allocated HOME Program funds to community housing and development organizations for the development of transitional/ permanent affordable housing projects. Additionally, The City's Redevelopment Agency has donated one single family home to be utilized as transitional/affordable housing.

The Fair Housing Council has been an effective method of handling complaints regarding limitations upon fair and equal access to housing. The Housing Directory established in the CHAS is useful, however the City has not created a directory as described in the housing element. The City has a full-time staff person to answer questions related to the various housing programs and has listed the name and contact information in the City's newsletters.

Table IVB-49 is a summary of the Westminster's new construction accomplishments during the period 1989-1998.

**TABLE IVB-49
NEW CONSTRUCTION ACCOMPLISHMENTS 1989-1998
CITY OF WESTMINSTER**

Unit Type/ Description	Income Category				Total
	Very-Low Income (units)	Low- Income (Units)	Moderate- Income (Units)	Above- Moderate (Units)	
Single Family/Duplex				604	604
Condominiums/Townhomes/Triplex			48		48
Habitat for Humanity	4				4
Apartments (multi-family)	7 ²	150	166		323
Mobilehomes ³					0
Total	11	150	214	604	979

¹ This includes 283 units in the following developments: Centerstone I & II; K&B California Colony; Ivy Walk; and Vineyard. All these developments occurred between 1994-1998. (Source: City of Westminster -correspondence with Steve Ratkey and Carlos Rodriguez), 2000.

² This includes units in the Rose Garden Senior Housing development and Westminster Senior Apartment of which 65 and 62 units, respectively, were subsidized to house low-income seniors (Source: City of Westminster, Effectiveness of Programs Matrix by City Staff, 1999).

³ Mobile homes were actually added to the stock. However, approximately 1,001 mobile homes were lost due to redevelopment of mobile home parks designated as a PD. The 1999 DOF figure does not appear to reflect this.
Source: The City of Westminster, 1996 General Plan: Volume 1-Technical Document; City of Westminster, 1998-99 Consolidated Annual Performance and Evaluation Report (CAPER), 1999; City of Westminster, Program Effectiveness Matrix (completed by City), 1999, 1990 Census and 1999 DOF unit growth statistics.

Table IVB-50 is a summary of the City's preservation/rehabilitation achievements during the 1989-1998 periods.

**TABLE IVB-50
PRESERVATION/REHABILITATION ACCOMPLISHMENTS 1989-1998
CITY OF WESTMINSTER**

Program	Income Category				Total
	Very-Low Income (Units)	Low-Income (Units)	Moderate- Income (Units)	Above Moderate- Income (units)	
Housing Rehabilitation Program	139	35		-	174
Rehabilitation for the Disabled		16 ¹	-	-	16
Abrazar Transitional Housing	5				5
Acquisition/ Substantial Rehabilitation	4 ²	126 ³	-	-	130
Preservation of At-Risk Units ⁴	-	-	-	-	-
Total	148	177			325

¹ This figure represents the number of units between 1995-1998 (Sources: 1998-99 Consolidated Annual Performance and Evaluation Report (CAPER), 1999).

² This figure represents the number of units/families assisted (source: 1998-99 Consolidated Annual Performance and Evaluation Report (CAPER), 1999).

³ This was accomplished through the Housing Rental Rehabilitation Program.

⁴ The City had 132 units at risk of conversion to market rate (Trask and Cascade) both converted during 1989- 1998.
Source: The City of Westminster, 1996 General Plan: Volume II-Technical Document; City of Westminster, 1998-99 Consolidated Annual Performance and Evaluation Report (CAPER), 1999; City of Westminster, Program Effectiveness Matrix (completed by City), 1999

Table IVB-51 is a summary of the number of housing assistance the City provided during the 1989-1998 period.

**TABLE IVB-51
HOUSING ASSISTANCE PROGRAM 1989-1998
CITY OF WESTMINSTER**

Program	Income Category				Total
	Very-Low Income (Units)	Low- Income (Units)	Moderate (Units)	Above- moderate (units)	
Homeownership Opportunity Assistance Program	-	30	-	-	30
First Time Home Buyer Program	-	13	-	-	13
Mortgage Credit Certificates (MCC)	-	5	-	-	5
Section 8 Rental Assistance	812/yr.	-	-	-	812/yr.
Homeless Assistance (1998)	49	-	-	-	49

Source: City of Westminster, 1998-99 Consolidated Annual Performance and Evaluation Report (CAPER), 1999

**TABLE IVB-52
SUMMARY OF PROGRAMS EFFECTIVENESS 1989-1998
CITY OF WESTMINSTER**

Income Category	New Construction Actual		Rehab/Preservation/Con version		Housing Assistance	
	Goal	Actual	Goal	Actual	Goal	Actual
Very-Low	520	11	25	135	812/yr.	861
Low	798	150	35	174	35	45
Moderate	654	214	65	16	5	0
Above Moderate	321	604	0	0	0	0
Total	2,293	979	125	325	852	906

Source: City of Westminster, 2000 ; Consolidated Plan Annual Reports 1995-1999

Quantified Objectives 1998-2005

State Housing Law requires that each jurisdiction establish the minimum number of housing units that will be constructed, rehabilitated, and preserved over the Housing Element planning period. These quantified objectives are based on the fair share allocation and the Housing Needs Assessment, and are the City's adopted policy. Satisfaction of the City's Quantified Objectives through new construction will be heavily dependent upon the real estate market trends, cooperation of private funding sources and funding levels of Federal, State, and County programs. Table IVB-53 is a summary of Westminster's quantified objectives for the planning period 1998-2005.

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
Identification of Adequate Sites IIB1.1	Ensure that adequate sites are identified and designated with appropriate Land Use and Zoning Designations so that Westminster will be able to accommodate its future need. The City shall annually implement actions necessary to ensure that properties identified in the Vacant and Underdeveloped Land Analysis (See Volume II), Planned Development sites, and other appropriate areas are designated so adequate housing unit potentials can be achieved for all income groups. The survey done in preparation of this Section identified the potential for 2,293 new units within the vacant, underdeveloped, and PD sites. The amount of land and the appropriate density of such redesignated/rezoned land would be determined during annual review.	1. Establish and maintain on an annual basis, a Land Use Inventory to facilitate the identification of vacant and underdeveloped sites that are suitable for development of variety of housing types (including affordable housing) as well as other types of development; 2. Support new construction of affordable housing by re-designating or rezoning, where appropriate and desirable, based on the General Plan and any future revisions, existing residential land to permit higher density residential development; 3. Systematically review existing vacant and underdeveloped commercial, industrial, and public facilities designated land for possible re-designation/rezoning to residential use, where consistent with General Plan goals and policies and where compatible surrounding uses; and	6 months 9/2001 24 months 4/2003 12 months 4/2002	City Planning Department	General Fund
Lot Consolidation Program IIB1.1	To encourage further residential development in underutilized portions of the City identified by the Vacant and Under Underdeveloped Land Analysis, the City will offer a series of incentives to projects which propose lot consolidation and residential development at the maximum allowable density. The City shall have full authority in determining compliance with compliance appropriateness of the project specific incentives.	1. Consolidation of with development proposals at maximum density-Waiver of development application filing fees. 2. Provide for consideration in all project negotiations other incentives that will increase the overall feasibility of affordable housing projects, such as a reduction in parking standards, allowance for shared parking arrangements in mixed use projects, a reduction in FARs, and modification of setback requirements. 3. Provide a waiver of development application filing fees when an application includes the consolidation of lots and the development of such lots at the maximum density. The decision to grant a waiver however is subject to the City Council's approval.	12 months 4/2002 12 months 4/2002	City Planning Department; Redevelopment Agency	CDBG; Redevelopment Agency 20% Set-Aside funds

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
		4. Consolidation of lots with development proposals at maximum density and restriction of 20% of units for lower income households-Waiver of development application filing fee and financial incentives such as those offered in the "Land Improvement Subsidies" or the "Mortgage Revenue Bond" Programs.	12 months 4/2002		
		5. Provide a waiver of development application filing fees and offer financial incentives such as those offered in the "Land Improvement Subsidies" or the "Mortgage Revenue Bond" programs, when the project includes the consolidation of lots, is built to the maximum density and provides restrictions for 20% of the units to be set-aside for lower income households. The decision to grant a waiver however is subject to the City Council's approval.			
		6. Consolidation of lots with development proposals at maximum density and restriction of 40% of units for lower income households-Waiver of development application filing fees, and would include both financial incentives offered in the "Land Improvement Subsidies" and in the "Mortgage Revenue Bond" Programs.	12 months		
		7. Provide a waiver of development application filing fees and offer financial incentives such as those offered in the "Land Improvement Subsidies" and the "Mortgage Revenue Bond" programs, when the project includes the consolidation of lots, is built to the maximum density and provides restrictions for 40% of the units to be set-aside for lower income households. The decision to grant a waiver however is subject to the City Council's approval.			

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
Redevelopment Agency-Land Acquisition IIB1.3	Utilize the powers of the Redevelopment Agency to make land available at reasonable cost to developers who have demonstrated the ability to build affordable housing for senior, handicapped, and other qualifying households.	1. During the Preliminary Plan Review (PPR) of a residential project, inform applicants of the availability of the program based upon their ability to provide the desired housing type. 2. Contact local service-providers and developers and inform them of the program's availability.	18 months 10/2002 12 months 4/2002	Redevelopment Agency	Redevelopment
Emergency Shelter Program IIB 1.4	Provide shelters for residents in emergency situations, such as natural disasters and extreme weather conditions. To accomplish this, the City shall establish objective criteria for identifying sites and/or existing uses such as churches and meeting halls that are suitable for the construction and/or use as emergency shelters. The City shall allow churches the ability to provide emergency shelter needs without requiring an amendment to their conditional use permits, and allow emergency shelters in residential zones under the same requirements governing boarding houses. Where possible and appropriate, utilize City staff or resources to assist in the county's emergency shelters program.	1. Develop an inventory of church/assembly halls and determine the level of on-site facilities (such as kitchens and number of beds). Incorporate the information into the City's GIS Database. 2. Establish an Emergency Shelter Committee, comprised of staff, service providers and elected officials to develop criteria for the selection of suitable sites. 3. Amend the Zoning Ordinance by December 2002, to make transitional housing and emergency shelters permitted uses, describing where and under what conditions they can be built, as is required by State housing element law.	12 months 4/2002 18 months 10/2002 24 months (to coincide with the new zoning ordinance) 4/2003	City Planning Department; Redevelopment Agency; Community Services and Recreation	General Fund
Transitional Housing Program IIB1.5	Encourage the establishment of transitional/emergency shelters by permitting transitional housing that contains six persons or less in any residential zone. Also, allow the use of transitional housing of six persons or more under the same requirements that govern boarding houses (boarding houses are allowed in the R3, R4, and R5 zones). Where appropriate, utilize the power of the Redevelopment Agency to subsidize the cost of land and off-site improvements for developers willing to build transitional housing. Where possible and appropriate, utilize the Redevelopment Agency to purchase and rehabilitate existing residential structures for transitional housing use.	1. The redevelopment agency shall develop an information packet describing the benefits of the program, its availability and, the criteria for participation. The information packet shall be made sent to local developers and provided to applicants during the Preliminary Plan Review (PPR) process. 2. Revise the zoning ordinance to permit the desired uses.	12 months 4/2002 24 months (to coincide with the new zoning ordinance) 4/2003	City Planning Department; Redevelopment Agency; Grants and Housing Division	General Fund; CDBG; Low Income Housing Fund; HOME

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
Land Improvement Subsidies IIB1.6	Subsidize the cost of land and off-site improvements for the provisions of affordable housing for low-income households.	1. Set aside funds from the Redevelopment Agency for the purpose of subsidizing the cost of land and off-site improvements. 2. Create an information packet regarding the program and provide it to developers during the Preliminary Plan Review (PPR) process.	18 months 10/2002 18 months 10/2002	Redevelopment Agency; Grants and Housing Division	CDBG; Low Income Housing Fund; HOME
Ordinance Review and Update IIB1.7	Increase opportunities for the development of affordable housing by modifying Zoning Ordinance standards and programs, while encouraging residents and developers to utilize housing programs.	1. Development of Processing Guidelines thereby reducing constraints to the development of housing. The development guidelines, which specify the procedures, materials, time frames, and costs, associated with various zoning and subdivisions applications, should be reviewed, modified where appropriate, and periodically updated. 2. Review of Development Requirements-Systematically review residential development requirements pertaining to and not limited to: density, land coverage, setbacks, parking requirements, minimum floor areas, and where appropriate and desirable, modify these standards that can be demonstrated to significantly increase the cost of housing and are not considered critical to the protection of the resident's health, safety, and welfare. 3. Systematically review the residential development standards pertaining to, but not limited to: density, lot coverage, setbacks, parking requirements and minimum floor areas. Where appropriate and desirable, modify the development standards that can be shown to significantly increase the cost of housing and are not considered critical to the protection of the health, safety and welfare. 4. Granny Flat Ordinance- encourage the development of Granny Flat units by removing constraints within the ordinance so this dwelling unit option is more desirable (i.e. reduce time frames, fee waivers, etc.).	18 months 10/2002 12 months 4/2002 24 months (to coincide with the new zoning ordinance) 4/2003 12 months 4/2002	City Planning; Engineering; Building	General Fund

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
		5. Manufactured Housing- encourage the provision of affordable housing by allowing manufactured housing (including mobile homes) in single-family residential zones subject to certain conditions as mandated by State law (architectural compatibility, required foundations, etc.)	12 months 4/2002		
		6. Relocating of Existing Housing- encourage low-cost housing by permitting the relocation of existing residential structures into the City.	12 months 4/2002		
		7. Incorporate the Regional SRO Development Standards into the Zoning Ordinance, consistent with the Orange County Building Association Guidelines.	24 months (to coincide with the new zoning ordinance) 4/2003		
Density bonus IIB1.8	Administer and market the Density Bonus program that allows developers the opportunity to exceed the maximum district density when a percentage of the units are reserved for lower income households.	1. Create an information packet that provides applicants with a clear understanding of the program and the City's development process. Contact the development community and provide each interested builder/provider with a copy of the information packet.	18 months	City Planning Department	General Fund
		2. During the Preliminary Plan Review (PPR) process, provide each housing applicant with the information packet and discuss the program.	18 months 10/2002		
Mortgage Revenue Bonds IIB 1.9	Continue to allow, where appropriate, Mortgage revenue Bond funds to finance the construction of housing for low, moderate, and senior citizen rental housing.	1. Continue to make the program available to interested developers and housing providers.	Ongoing	Redevelopment Agency; Grants and Housing Division	Bond sales; Low-Income Housing Fund
		2. During the PPR process, provide the applicant with information regarding the program and its availability.	Ongoing		

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
Waiver of Fees IIB 1.10	Encourage the development of affordable housing units by considering a waiver or reduction of City zoning and development fees for new affordable residential housing development.	1. Develop criteria for determining which projects meet the goal of the program. 2. Provide a waiver of development application filing fees when an application is shown to provide new affordable housing. The decision to grant a waiver however is subject to the City Council's approval. 3. During the PPR process, provide the applicant with information regarding the program and its availability.	12 months 4/2002 12 months 4/2002 12 months 4/2002	City Planning Department; City Manager	General Fund
Housing Construction Monitoring IIB1.11	Establish and maintain a questionnaire and inventory system to monitor the growth of the housing stock. This questionnaire, which could be administered prior to issuance of the Certificate of Occupancy, could be utilized to track product type development and affordability. This data would be tabulated on an annual basis to determine the City's Position in achieving its housing goals.	1. Create the questionnaire in conjunction with the City's development database. 2. Provide staff with training in the use of the questionnaire	6 months 10/2001 9 months 1/2002	Building; Engineering	General Fund
Conservation of Housing Resources					
Housing/Rental Rehabilitation Program IIB2.1	Maintain the quality of owner occupied and rental housing stock by continuing to make available CDBG funds for rehabilitation loans to qualified households and landlords. Funds will be held in the City administered Rehabilitation Fund.	1. Maintain the Rehabilitation fund and where appropriate, expand the fund. 2. Conduct annual workshops, which explain the Rehabilitation Fund and the criteria used for determining qualification.	Ongoing 12 months 4/2002	Grants and Housing Division	State HCD Rental Rehabilitation Program; CDBG ;HOME
Building Code Enforcement IIB2.2	The City will enforce and expand, where necessary, the property maintenance provisions embodied in the Uniform Building Code and Land Use Ordinance.	1. Continue funding current staffing levels for both building inspectors and code enforcement officers. 2. Conduct semi-annual community workshops explaining code compliance issues. 3. Develop a Cable-TV show explaining the need for compliance and property maintenance.	Ongoing 12 months 4/2002 12 months 4/2002	Building; Code Enforcement	General Fund

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
Public Facilities Monitoring and Improvement IIB2.3	Establish a monitoring program to analyze community facilities in existing residential areas of the City. It will identify aging or inadequate facilities, and target funds to improve and upgrade these facilities.	1. Revise the annual Capital Improvement Plan (CIP) to include an assessment of the existing community facilities and provide funds for their improvement and upgrading.	12 months 4/2002	Engineering; Public Works; Redevelopment Agency; Community Services and Recreation	General Fund
Preservation of Existing Affordable Housing					
Section 8 Rental Assistance IIB3.1	Support OCHA to maintain the 699 very-low income households in the City receiving Section 8 subsidized rental assistance and expand this program to include more households as funding allows.	1. Provide staff counseling to prospective program recipients by explaining the application process and assisting applicants in preparing the forms. 2. Advocate, through the City's Consolidated Plan, the expansion of the program.	6 months 10/2001 12 months 4/2002	Grants and Housing Division; Orange County Housing Authority	HUD
Condominium Conversion IIB3.2	The City shall maintain and enforce the provisions of the City's Condominium/Stock Cooperative Conversion Ordinance.	1. In the event that an application to convert a residential development to a condominium/stock cooperative is submitted to the City, the provisions of the ordinance shall be implemented and enforced.	Ongoing	City Planning Department	General Fund
Mobile Home Park Conversion Ordinance (MHPCO) IIB3.3	The City will maintain and enforce the MHPCO, which requires a Relocation Impact report (RIR). The City shall monitor each potential conversion to determine the potential impact of the loss of any affordable lower-income units. If determined that there will be a net loss, the developers will be required to mitigate such loss.	1. During the preparation of a conversion impact report (CIR) to convert a mobile home park, the applicant shall be required to identify the quantity and conditions of each lower-income households/units. 2. Upon approval of a permit to convert a mobile home park, the applicant shall be required to implement mitigation measures that fully mitigate the net loss of low-income households.	Ongoing Ongoing	Mobile Home Park Commission; City Planning Department	General Fund
Improvement of Housing Opportunities and Accessibility					
Rehabilitation for Handicapped Access IIB4.1	Make rehabilitation loans to qualified households for modifications to existing dwellings to facilitate access by handicapped person.	1. Create an information packet describing the program and its availability. 2. Identify households that may benefit from the program and provide them with the information packet.	9 months 10/2001 12 months 4/2002	Grants and Housing Division	CDBG
Senior Rental Subsidies	Provide rent subsidies to very-low and low-income tenants, including 49% of the 132 units at the "Rose Gardens Senior Housing Project," and 20% of the apartments at the 312 units "Westminster Senior Apartments."	1. Include within the annual budget, adequate funding to continue the program	Ongoing	Grants and Housing Division	Low-Income Housing Fund; HOME; Multi-family Housing Revenue Bond

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
Home Ownership Opportunity Assistance IIB4.3	Increase opportunities for home ownership for large and low and moderate-income families through options such as down payment assistance, mortgage subsidies, and tax credits.	1. Create an information packet describing the program and its availability. 2. Market the program by distributing the information packet at schools, community functions, the Westminster Mall and other appropriate locations.	12 months 4/2002 18 months 10/2002	Grants and Housing Division	SCHFA; Re-development 20% Set-aside; HOME; HOPE III; Loan paybacks
Shelter for the Homeless Housing Grant IIB4.4	Continue to provide assistance to non-profit organizations such as "Shelter for the Homeless," in the sum of \$40,000 annually, as funds are available. An additional \$74,000 in Redevelopment 20% set aside funds are allocated to other non-profit organizations.	1. Include within the annual budget, adequate funding to continue the program.	Ongoing	Grants and Housing Division; Redevelopment Agency	Low and Moderate Housing Funds; Re-development 20% Set-aside; Non-profit Housing Grants
Fair Housing Council IIB4.5	Provide counseling and advisory services by continuing to contract with the designated FHC in regard to fair housing issues involving Westminster residents, such as complaints regarding discrimination in all housing matters.	1. Include within the annual budget, adequate funding to continue the contract with the Fair Housing Council.	Ongoing	Grants and Housing Division	CDBG
Housing Directory IIB4.6	Increase knowledge and awareness as to the use of housing programs and other housing related information (i.e., complaint referrals) available to City residents by creating a comprehensive synopsis of various housing-related programs that are made available to Westminster residents.	1. A "program directory" will be developed and made available for the public. 2. The "program directory" will be made available on-line through the City's web-site.	12 months 24 months	Grants and Housing	CDBG

TABLE IVB-53
QUANTIFIED OBJECTIVES 1998-2005
CITY OF WESTMINSTER

Development of Housing	Program Objective	Implementation Action (s)	Time Frame	Responsible Agency	Funding
Large Family Rehabilitation Construction Program IIB4.7	Encourage rehabilitation of large rental units (3 bedrooms or more) and the addition of rooms to single-family detached units to provide relief of overcrowded conditions. Programs may include waiver of fees for new development providing large units and/or variances for room additions.	1. Where code enforcement actions result in the identification of overcrowded conditions, staff will meet with the property owners and residents and provide strategies for creating permitted room additions. 2. For low-income and very low-income households, where a variance is needed to construct additional bedrooms and living space within a unit, the City will consider waiving the processing fee for the variance application. The decision to grant a waiver however is subject to the City Council's approval. 3. For new residential developments providing five or more bedrooms, the City shall consider waiving all or a portion of the development fees related to processing the project. The decision to grant a waiver however is subject to the City Council's approval.	6 months 10/2001 6 months 10/2001 6 months 10/2001	City Planning Department; Building; Redevelopment Agency; Grants and Housing Division	CDBG; Redevelopment Agency; Grants and Housing Division
Staff Resources IIB4.8	Maintain sufficient staffing to administer and coordinate housing programs. The City has a full-time staff person to coordinate housing programs. This person coordinates the Grants and Housing Division.	1. Provide within the City's annual budget two full-time positions dedicated to administering housing programs.	Ongoing	City Manager; Grants and Housing Division; Redevelopment Agency	CDBG

Table IVB-54 is a summary of City's quantified objectives that will serve as guidelines for new construction needs for the 1998-2005 planning period, and compares them to the fair share established by the RHNA methodology. It should be noted that the exact number and affordability distribution of units in the PD's, underutilized land, and affordable MRB project may vary from those specified in the tables.

TABLE IVB-54
NEW HOUSING CONSTRUCTION OBJECTIVES
1998 – 2005
CITY OF WESTMINSTER

Unit Type	Very Low	Low	Moderate	Above Moderate	Total
Market Rate				418 ¹	418
Vacant Infill Land ²	69	65	43	8	185
Underutilized Land ³	80	150	150		380
Single Family in PD ⁴				133	133
Multi-family in PD ²	20	30	200		250
Multi-family Affordable project ⁵	26		106		132
Habitat for Humanity	4				4
Assisted Senior Living	40	82			122
Second Units	5				
Large Family Multiple Units	45	44			89
Transitional/ Emergency Shelter units ⁷	10		0	0	10 ²
TOTAL	378	558	417	559	1,912
RHNA	367	211	337	645	1,560

¹ 418 units constructed between 1998-2000 or in process of construction which will be completed during the 2000-2005 planning period. (This includes the recent construction of Centerstone III (127 units); Summerwood I & II (81 units); and Bishop Ranch (123 units). Additionally, Willow Lane (5 units) and Westminster Terrace (82 units) are currently under construction and it is anticipated that these units will be completed by 2005

² Assumes buildout of remaining vacant residential infill land

³ Assumes recycling of Area C. Potential for up to 706 additional units would be achieved in Area B, and/or 121 units in Area A if these areas also recycle.

⁴ Assumes development of PD-10. An additional 107 single family units could be achieved if PD-12 develops, and an additional 225 single family units could be achieved if PD-1 develops.

⁵ Assumes partial buildout of CPAPD at 1/3 of potential units achieved, with total potential in CPAPD of : 298 very low; 651 low; and 353 moderate income units. Potential for an additional 1,604 units may be attained if any or all of the other five PD's are developed.

⁶ Assumes one project of 132 units utilizing MRB

⁷ The City plans to accomplish these goals through the Emergency Shelter Program (5 total units) and the Transitional Housing Program (5 units).

Source: City of Westminster, 2000; 2000-2005 Consolidated Plan; The Planning Center

Table IVB-55 summarizes the objectives for rehabilitation. The primary beneficiaries of the City's rehabilitation programs are lower and moderate income ownership

households. It is assumed that above moderate income households will rehabilitate units as needed through private efforts.

TABLE IVB-55
REHABILITATION OBJECTIVES
1998 – 2005
CITY OF WESTMINSTER

	Very Low	Low	Moderate	Total
REHABILITATION				
Residential Rehab (ownership)	39	39	39	117
Multi-Family Rehab		10		10
Retrofit for Disabled	13	5	5	23
Single Family Acquisition/Rehab		3	2	5
Renter Acquisition/Rehab Loans		60		60 ¹
Total	52	117	46	215
FINANCIAL ASSISTANCE				
Home Ownership Opportunity Assistance (in conjunction with MCC)	37	39	0	76
Senior Rental Subsidies	40		0	40
Rent Assistance (Section 8)	1,000		0	1,000
Shelter for the Homeless Grant	5	0	0	5
Total	1,082	39	0	1,121

¹ These objectives will be accomplished through the Large Family Rehabilitation Construction Program
Source: City of Westminster, 2000. Consolidated Plan 2000-2005

Table IVB-56 is a collective summary of the City's quantified objectives for new construction, rehabilitation/conservation, and housing assistance for the 1998-2005 planning period.

TABLE IVB-56
SUMMARY OF QUANTIFIED OBJECTIVES: 1998-2005
CITY OF WESTMINSTER

Income Group	New Construction	Rehabilitation/ Conservation	Housing Assistance	Total
Very-Low	378	52	1,082	1,512
Low	558	117	39	714
Moderate	417	46	0	463
Above Moderate	559	0	0	559
Total	1,912	215	1,121	3,248

Source: City of Westminster, 2000

IDENTIFICATION OF AFFORDABLE HOUSING RESOURCES

The City has prepared a Consolidated Plan identifying and describing all funding programs available to the City of Westminster and Westminster Redevelopment

Agency to assist in the meeting of the City's housing needs. Included in the plan are descriptions of a wide variety of major housing assistance programs available from federal and state agencies and private lending institutions. The report emphasizes family income targeted by each program and eligible activity. Table IVB-57 is a list of local, state, and federal resources.

**TABLE IVB-57
AFFORDABLE HOUSING RESOURCES
CITY OF WESTMINSTER**

Program	Description	Eligible Activities
Local Resources		
Westminster Redevelopment Agency Low Income Set-Aside Fund	Funds received from increased property taxes generated by property improvements sponsored by the Agency's redevelopment project areas. Twenty percent (20%) of these property tax funds must be set aside for the development, preservation, or rehabilitation of affordable housing. The following information relates to programs and expenditure levels for the 20% set-aside funds • Housing Assistance \$2,430,000 • Neighborhood Development \$750,000 • Plan Preparation \$500,000 • Infrastructure Projects \$6,570,000 • Administration \$474,000	• Residential Rehab loans • Replacement Housing • Neighborhood Improvement Programs • Neighborhood Capital Projects • Downpayment Assistance • Mortgage Assistance • Rehabilitation
Density Bonus	The City allows an increase in density to developers who set-aside at least 25% of their project to low-income persons	• Density Bonus
Tax-Exempt Bonds	The Redevelopment Agency and the City have the authority to issue tax-exempt bonds. Bond proceeds are used to develop affordable housing	• Housing Development
City/Agency Owned Land	If available and appropriate, City or Redevelopment Agency owned land may be made available	• Housing • Community Facilities
State Resources		
Mortgage Credit Certificate (MCC)	Federal tax credit for low- and moderate-income homebuyers who have not owned a home in the past three years. Allocation for MCC is provided by the State	• First Time Home Buyer Assistance

**TABLE IVB-57
AFFORDABLE HOUSING RESOURCES
CITY OF WESTMINSTER**

Program	Description	Eligible Activities
California Department of Housing & Community Development Predevelopment Loan Program	Low interest loans for the development of affordable housing with non-profit agencies	• Predevelopment Loans
Proposition 1A	Proposition 1A includes provisions to establish a Downpayment Assistance Program and a Rent Assistance Program using school fees collected from affordable housing projects. Potential buyers or tenants of affordable housing projects are eligible to receive assistance in the form of downpayment assistance or rent subsidies from the State at amounts equivalent to the school fees paid by the affordable housing developers for that project in question. This programs structure and implementation strategy has not yet been determined by the State of California	• Downpayment Assistance • Rental Assistance
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services	• Support Services
Mobile Home Park Conversion Program (M Prop)	Funds awarded to mobilehome park tenant organizations to convert mobilehome parks to resident ownership	• Acquisition • Rehabilitation
California Housing Finance Agency (CHFA) Multiple Rental Housing Programs	Below market rate financing offered to builders and developers of multiple family and elderly housing. Tax-exempt bonds provide below-market mortgage money	• New Construction • Rehabilitation • Acquisition of Properties (20-150 units)
California Housing Rehabilitation Program	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor housing rehabilitation projects.	• Rehabilitation • Repair of Code Violations • Property Improvements
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to provide below-market loans to first time homebuyers. Program is operated through participating lenders that originate loans purchased by CHFA.	• Homebuyer Assistance

**TABLE IVB-57
AFFORDABLE HOUSING RESOURCES
CITY OF WESTMINSTER**

Program	Description	Eligible Activities
Low Income Housing Tax Credit	Tax credits available to individuals and corporations that invest in low income rental housing. Tax credits are sold to corporations and people with high tax liability, of which the proceeds are utilized for housing development.	• Rehabilitation • New Construction • Acquisition
Federal Resource – Entitlement		
Community Development Block Grant (CDBG)	Entitlement program that is awarded to the City on a formula basis. The objectives are to fund housing activities and expand economic opportunities. Project must meet one of three national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums or blight; or meet other urgent needs.	• Section 108 Loan Repayments • Historic Preservation • Admin. & Planning • Code Enforcement • Public Facilities Improvements • Housing Activities
HOME Investment Partnership (HOME) Program	Grant program for housing. The intent of this program is to expand the supply of decent, safe, and sanitary affordable housing. HOME is designed as a partnership program between the federal, state, and local governments, non-profit and for-profit housing entities to finance, build/rehabilitate and manage housing for lower-income owners and renters.	• Multi-Family Acquisition/Rehab • Single-Family • CHDO Assistance • Administration
Emergency Shelter Grants (ESG)	Annual grant funds are allocated on a formula basis. Funds are intended to assist with the provision of shelter and social services for homeless.	• Homelessness Prevention • Essential Services • Operating Expenses
Housing Opportunities for Persons with AIDS (HOPWA)	Funds are allocated to Tustin on behalf of all jurisdictions in Orange County. Funds are made available countywide for supportive social services, affordable housing development, and rental assistance.	• Rental Assistance • Supportive Social Services • Administration
Low-income Housing Credit (LIHTC)	Program encourages the investment of private capital for the creation of affordable rental housing for low-income households. Tax credits are available to individuals and corporations who invest in such projects.	• New Construction • Housing Rehabilitation • Acquisition
Federal Resources – Competitive		
Supportive Housing Grant	Grants to improve quality of existing shelters and transitional housing. Increase shelters and transitional housing facilities for the homeless	• Housing Rehabilitation

**TABLE IVB-57
AFFORDABLE HOUSING RESOURCES
CITY OF WESTMINSTER**

Program	Description	Eligible Activities
Section 8 Rental Assistance	Rental assistance program which provides a subsidy to very low-income families, individuals, seniors and the disabled. Participants pay 30% of their adjusted income toward rent. The Santa Ana Housing Authority pays the balance of rent to property owners, and administers the program –and 1,900 vouchers.	Rental Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly	- Acquisition - Rehabilitation - New Construction - Rental Assistance - Support Services
Section 811	Grants to non-profit developers of supportive housing for person with disabilities, including group homes, independent living facilities and intermediate care facilities	- Acquisition - Rehabilitation - New Construction - Rental Assistance
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdiction must pledge its future CDBG allocations for loan repayment. Maximum loan amount can be up to five times the entitlement jurisdiction's most recent approved annual allocation. Maximum loan term is 20 twenty years.	- Acquisition - Rehabilitation - Home Buyer Assistance - Homeless Assistance
Private Resources		
Federal National Mortgage Association (Fannie Mae)	Community Home Buyer Program – Fixed rate Mortgages	Homebuyer Assistance
	Community Home Improvement Mortgage Program – Mortgages for both purchase and rehabilitation of a home	Homebuyer Assistance/Rehab
	Fannie Neighbor – Under served low-income minorities are eligible for low down-payment mortgages for the purchase of single family homes	Expand Home Ownership for Minorities
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium that pools resources to reduce lender risk in financing affordable housing. Provides long term debt financing for affordable multi-family rental housing	- New Construction - Rehabilitation - Acquisition

**TABLE IVB-57
AFFORDABLE HOUSING RESOURCES
CITY OF WESTMINSTER**

Program	Description	Eligible Activities
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for-profit developers, and public agencies for affordable low-income ownership and rental projects	• New Construction • Expand Home Ownership for Lower Income Persons
Non Profit Organizations	According to the State Department of Housing and Community Development, three nonprofit agencies in Orange County have expressed interest in purchasing and or managing at risk or replacement units in the Tustin area.	• Acquisition and rehabilitation • Management of multi-family units
Orange County Affordable Housing Clearinghouse	Non-profit lender consortium	• Construction Financing • Permanent Financing

Source: The Planning Center: 1999

In response to the performance of the previous element, the City of Westminster has established more specific goals, actions, policies, and programs in an effort to satisfy the needs of those missed during the prior planning period. The goals, actions, policies, and programs for the 1998-2005 planning period provide incentives for greater implementation of density bonuses, land cost and improvement subsidies, home ownership assistance, and identification of adequate sites for future need. With these efforts, more housing units should be available to special needs groups and low and moderate income residents.

Summary of Issues and Relevant Policies of the General Plan

The State of California clearly identifies issues to be addressed in the preparation of a City's Housing element. The following issues were determined to be of importance to Westminster and are consistent with State requirements.

Issue 1. Development of Housing

Goal: Develop a variety of housing opportunities that will meet the needs of Westminster.

Policies:

- IIB1-1 Ensure adequate and appropriate sites are provided for housing through the following means:
 - Locate residential areas in proximity to services, employment and transportation.
 - Plan for residential land uses that accommodate growth from new employment opportunities.
 - Identify and evaluate potential sites for low and moderate cost housing. Sites shall be:
 - Located with convenient access to arterial highways and public transportation-schools, parks and recreational facilities, commerce areas, and employment opportunities.
 - Adequately served by public facilities.
 - Minimally impacted by seismic and flood hazards. Where such hazards cannot be avoided, adequate mitigation measure shall be incorporated into the design of all proposed development
 - Minimally impacted by noise.
 - Compatible with surrounding existing and planned uses.
 - Located outside areas of predominantly lower-income concentrations.
- IIB1-2 Incorporate low and moderate-income housing into existing surrounding development thereby creating harmony in new and existing development

- **IIB1-3** Encourage the development and/or conversion of large units to rentals reducing overcrowding.
- **IIB1-4** Stimulate the development of residential uses by removing or minimizing City constraints.
- **IIB1-5** Re-zone adequate amount of land for housing development to meet future needs
- **IIB1-6** Encourage landowners in underdeveloped areas of the city to increase the housing stock through lot consolidation. For example, the City may want to consider of work collaboratively with non-profit agencies and purchase small parcels from landowners.
- **IIB1-7** Monitor vacancy rates to ensure that the provision of housing keeps pace with demand

Implementation Program

- **IIB1-1** Identification of Adequate Sites

Issue 2: Conservation of Housing Resources

- Goals:**
- a) Conserve the character and quality of the existing neighborhoods
 - b) Conserve natural resources in the development and rehabilitation of all housing units.

Policies

- **IIB2-1** Ensure all existing and proposed residential structures are not hazardous to the health, safety, and general welfare of Westminster's residents by means of proper and reasonable enforcement of all building, housing, zoning codes. The city should also consider implementing design standards.
- **IIB2-2** Promote maintenance, repair and rehabilitation of existing housing units. For example, the city may want to launch a home improvements program that would provide financial opportunities to homeowners.
- **IIB2-3** Take action to promote the removal and replacement of substandard units.
- **IIB2-4** Provide and maintain an adequate level of community facilities and municipal services throughout the community.

- IIB2-5 Improve and upgrade community facilities and services where necessary.
- IIB2-6 Promote, and where feasible, assist in the rehabilitation of low and moderate-income rental units.
- IIB2-7 Require water and energy conservation techniques in the development/rehabilitation of housing units through conditions of approval.

Issue 3: Preservation of Existing Affordable Housing Stock

Goal: Maintain the affordability of the existing housing stock for all residents of Westminster.

Policies

- IIB3-1 Seek regulatory agreements, which allow Westminster or a designee to purchase "at risk" property at the conclusion of the mortgage.
- IIB3-2 Minimize displacement through negotiation of anti-displacement policies or relocation mitigation with the owner where preservation of at risk housing is not possible.
- IIB3-3 Structure new restricted development so that minimal to no displacement occurs at the termination of controls.
- IIB3-4 Ensure the interests of renters are represented in cases of conversion to condominiums or alternate uses.

Issue 4: Improvement of Housing Opportunities and Accessibility

Goals: Provide housing opportunities for all households regardless of race, color, religion, gender, family size, marital status, national origin, ancestry, age, physical disability or socioeconomic level.

Policies

- IIB4-1 Ensure the provision of housing for all economic segments of the community through the following means:
 - Undertake economically feasible programs to provide low and moderate-income housing.
 - Provide the personnel resources necessary to carry out identified housing programs.

- Continued and expand utilization of federal and state housing assistance programs.
- Encourage the participation of private entities in attaining housing goals
- Encourage the provision and availability of a range of housing types throughout the community, with variety in the number of rooms and degree of amenities.
- IIB4-2 Provide for adequate numbers of housing units to accommodate a variety of family sizes.
- IIB4-3 Provide sufficient rental units for families with children.
- IIB4-4 Promote housing that meets the needs of special groups.
- IIB4-5 Promote fair housing practices throughout the City.
- IIB4-6 Promote available housing programs by increasing the awareness through marketing and public educational programs.

Housing strategies and goals are irrelevant if there are no opportunities and accessibility to units and programs for those who need assistance. The City recognizes this fact and will work to provide equal opportunity and accessibility.

Impacts and Mitigation Measures

The housing impacts of the Westminster General Plan primarily relate to policies contained in the Housing Section pertaining to the availability, accessibility, and affordability of the City's housing stock. Potential impacts related to residential development patterns and densities permitted in the General Plan are discussed in the Land Use Section. The housing goals and policies of the General Plan are intended to guide the City in meeting its share of regional housing needs, meeting the special housing needs of various segments of the population, avoiding the loss of affordable units, and removing constraints to the development of new housing. The City's basic strategy for achieving its housing goals involves participation in a variety of state and federal housing programs, support of organizations providing housing services, retention of existing affordable housing units, and expansion of residential development opportunities in the City.

Standards of Significance

Implementation of the policies of the General Plan will be considered to produce a significant adverse effect on housing if they will:

- Result in a substantial reduction of the number of housing units in the City;
- Result in a net loss in the existing supply of affordable housing units in the City;

- Result in unnecessary constraints to housing development; and/or
- Hinder access to housing in the City for any group, race, family type, or socioeconomic class.

Impact

IVB.1 Implementation of the General Plan could result in the loss of affordable housing units in the form of mobile homes. This is a *potentially significant impact*.

The General Plan creates a new Planned Development land use category which permits a wide range of potential land uses, including residential, commercial, and light industrial uses, subject to conformance with performance standard goal and maximum development intensity limits. The areas with Planned Development designations are generally considered to be underutilized and, therefore, capable of supporting more intensive development. They are also relatively large sites that are attractive locations for new development. All of the City's existing mobile home parks have been given Planned Development designations. This means that each of the mobile home parks could eventually be eliminated and replaced with new development, potentially resulting in the loss of 1,921 existing mobile home units. Mobile homes are generally considered to be an affordable form of housing and often help fulfill the special housing needs of many elderly citizens. There are currently no pending applications for conversion of the mobile home parks.

The Regional Housing Needs Assessment establishes a goal for the provision of 1,560 additional housing units in the City of Westminster. Of these units, 915 are intended to be affordable to very low, low, and moderate income households. If it is assumed that the mobile homes in the City are affordable units, then the elimination of the mobile home parks through redevelopment of the Planned Development areas would mean that the City would need to replace the 1,921 existing mobile homes with an equal number of new affordable units (in addition to providing 915 new affordable units per the RHNA) in order to meet its goals. This equates to the need for 3,481 new units to be constructed, which are affordable to very low, low, moderate-income households.

Mitigation Measure

IVB. 1. *Implementation of Housing policies IIB1-1, IIB1-4, IIB1-5, IIB1-6, IIB4-1, and IIB4-2, and the associated programs identified in the General Plan should provide sufficient opportunities and reasonable means to provide affordable housing in the City. In addition, Housing policy IIB3-5 and the City's Mobile Home Park Conversion Ordinance (Chapter 17.59 of the Municipal Code) provide adequate protection for mobile home residents who may be displaced by the redevelopment of Planned Development sites.*

Impact

- IVB.2. Build-out of the General Plan and annexation of new areas would result in a net increase of 7,317 housing units and associated population increase of 21,389 persons. This is a *potentially significant impact*.

According to the Census, there were 25,852 housing units in the City of Westminster in 1990 and the City's estimated population was 78,118 (vacancy rate not figured). Average household size in the City is assumed to be 3.0 persons. Complete build-out of the General Plan combined with planned annexations would result in a net increase of 7,317 housing units in the City. Utilizing the City's 1990 average household size, the City's population is projected to increase to 99,507 persons upon build-out. This is about a 27% increase in housing stock and population size. Some of the increase in housing units (35%) will occur by annexing new areas into the City. The increase in housing units within the existing City limits will total 4,759 units.

Mitigation Measure

- IVB.2. *Conformance with Land Use policies IIA2-1 and IIA2-2 and Housing policies IIB1-2, IIB2-4, and IIB2-5 should adequately reduce impacts associated with housing and population growth to a less-than-significant level.*

Appendices

- A Public Distribution List
- B Community materials and Outreach
- C General Plan Consistency Analysis
- D Glossary

Appendix A – Public Distribution List

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Appendix A – Public Distribution List

Appendix A – Public Distribution List

Abrazar inc.
Gloria McDonough
7101 Wyoming St.
Westminster, CA 92683

Amparo Shelter for Young People

Apartment Association of Orange County
Valerie Teeter
12822 Garden Grove Boulevard, Suite D
Garden Grove, CA 92843-2010

BIA Home Aid
Bob Albertson
4220 Von Karmen Avenue, Suite 110
Newport Beach, CA 92660

BIA Orange County Chapter
Christine Diemer Iger
9 Executive Circle, Suite 100
Irvine, CA 92614

CA Dept. of Housing & Community Development
Cathy Cresswell
P.O. Box 952053
Sacramento, CA 94252-2053

Casa Youth Shelter
Carol Anne Williams
P.O. Box 3356
Seal Beach, CA 90740

City of Fountain Valley
Andrew Perea
10200 Slater Avenue
Fountain Valley, CA 92708

City of Garden Grove
Matthew Fertil
11222 Acacia Parkway
Garden Grove, CA 92842

City of Huntington Beach
Howard Zelefsky
2000 Main Street
Huntington Beach, CA 92648

City of Santa Ana
Robyn Uptegraff
P.O. Box 1988
Santa Ana, CA 92702

City of Stanton
Mark D. Lloyd
7800 Katella Avenue
Stanton, CA 90680

Clearing House Affordable Housing
Trinh Le Cong
23861 El Toro Road, Suite 104
Lake Forest, CA 92630

County of Orange Health Care Agency
Maria I. Marquez
405 West Fifth Street, Suite 550
Santa Ana, CA 92701

County of Orange, Planning & Development Services
Thomas B. Matthews
P.O. Box 4048
Santa Ana, CA 92702-4048

Dale McIntosh Center for the Disabled
150 W. Cerritos Avenue, Building 4
Anaheim, CA 92805

Fair Housing
David Levy
201 S. Broadway
Santa Ana, CA 92701

Family Solutions
John C. Crew
203 N. Golden Circle, #101
Santa Ana, CA 92705

Garden Grove School District
10331 Stanford Avenue
Garden Grove, CA 92840-6353

Goodwill Industries of Orange County
401 N. Fairview
Santa Ana, CA 92704

Habitat for Humanity
Ron Blake
2165 South Grand Avenue
Santa Ana, CA 92705

HCA Homeless

Home Inc.

Hotline of Southern California

HUD Area Manager
Nelson Hernandez
1600 Broadway Street, Suite 100
Santa Ana, CA 92706

Huntington Beach Union High School District
10251 Yorktown Avenue
Huntington Beach, CA 92646

Interval House for Battered Women and Children
Carol Anne Williams
P.O. Box 3356
Westminster, CA 92683

Interval House, Serving People in Need

John Henry Foundation

Legal Aid Society of Orange County
Chrystal Sims
902 North Main
Santa Ana, CA 92701

Los Amigos of Orange County
David Amin
1585 W. Broadway Avenue
Anaheim, CA 92802

Mental Health Association of Orange County
Carol Burby
822 W. Town & Country Road
Orange, CA 92868

Mercy Housing California
Lupe Cortez
500 S. Main Street, Suite 110
Orange, CA 92868

OC Fair Housing Council

David T. Quezada
201 South Broadway
Santa Ana, CA 92701

Orange County Agency on Aging

Cesar Delgado
1300 S. Grand Avenue, Building B
Santa Ana, CA 92705

Orange County ARC

Orange County Community Development Council

Alan Woo
12635 Hoover Street
Garden Grove, CA 92841

Orange County Community Housing

Allen Baldwin
1833 E. 17th Street, Suite 207
Santa Ana, CA 92705-8629

Orange County Homeless Issues Taskforce

Lee Podolak
1833 E. 17th Street, Suite 207-B
Santa Ana, CA 92705

Orange County Housing & Community Development

Paula Burrier-Lund
1770 N. Broadway
Santa Ana, CA 92706

Orange County Housing Authority

Paula Burrier-Lund
2043 N. Broadway
Santa Ana, CA 92706

Orange County Human Relations

Rusty Kennedy
1300 S. Grand Building B
Santa Ana, CA 92705

Shelter for the Homeless

Judy Kappmann
15161 Jackson Street
Midway City, CA 92688

Southern California Association of Governments

818 W. 7th Street, 12th Floor
Los Angeles, CA 90017

St. Joseph Health System
Maya Dunne
440 S. Batavia Street
Orange, CA 92868-3995

St. Joseph Hospital
Cecelia Bustamante
1100 W. Stewart Drive
Orange, CA 92868

The Blind Children's Center of Orange County
Mary Smith
18542 Vanderlit #B
Santa Ana, CA 92705

The Orange County Affordable Housing Clearinghouse
23861 El Toro Road, Suite 401
Lake Forest, CA 92603

The Orangewood Home for Abused and Neglected Children

The Southern California Association of Nonprofit Housing

United Cerebral Palsy Association of Orange County

Vietnamese Chamber of Commerce
Co Pham
9121 Bolsa #203
Westminster, CA 92683

VNA Home Health Systems

Western Center for Law & Poverty
Dara Shur
449 15th Street, Suite 301
Oakland, CA 94612-2038

Westminster Chamber of Commerce
14491 Beach Boulevard
Westminster, CA 92683

Westminster School District
14121 Cedarwood Street
Westminster, CA 92683

YMCA Hotel for Homeless Women
Adrian Stokois
2 Executive Circle, #280
Irvine, CA 92714

Appendix B – Community Materials & Outreach

Appendix C – General Plan Consistency Analysis

Appendix C – General Plan Consistency Analysis

City of Westminster Housing Element
Consistency Analysis – Policy Relationship Matrix

HOUSING ELEMENT GOALS/POLICIES	GENERAL PLAN ELEMENTS/COMPONENTS ¹														
	Land use	Circulation	Economic Development	Education	Urban Design	Growth Management	Airport Environs	Scenic Corridors	Public Facilities	Conservation	Open Space, Parks and Recreation	Energy	Seismic	Noise	Public Safety
Issue 1: Development of Housing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Goal 1: Develop a variety of housing opportunities that will meet the needs of Westminster.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Ensure adequate and appropriate sites are provided for housing through the following means:	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Locate residential areas in proximity to services, employment and transportation.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Plan for residential land uses that accommodate growth from new employment opportunities.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Identify and evaluate potential sites for low and moderate cost housing. Sites shall be:	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Located with convenient access to arterial highways and public transportation-schools, parks and recreational facilities, commerce areas, and employment opportunities.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Adequately served by public facilities.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Minimally impacted by seismic and flood hazards. Where such hazards cannot be avoided, adequate mitigation measure shall be incorporated into the design of all proposed development	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Minimally impacted by noise.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y			Y	Y
• Compatible with surrounding existing and planned uses.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Located outside areas of predominantly lower-income concentrations.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Encourage the development and/or conversion of large units to rentals reducing overcrowding.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Incorporate low and moderate-income housing into existing surrounding development thereby creating harmony in new and existing development	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Stimulate the development of residential uses by removing or minimizing City constraints.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Re-zone adequate amount of land for housing development to meet future needs	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y

¹ "Y" denotes yes for consistency.

**City of Westminster Housing Element
Consistency Analysis – Policy Relationship Matrix**

HOUSING ELEMENT GOALS/POLICIES	GENERAL PLAN ELEMENTS/COMPONENTS ¹														
	Land use	Circulation	Economic Development	Education	Urban Design	Growth Management	Airport Environs	Scenic Corridors	Public Facilities	Conservation	Open Space, Parks and Recreation	Energy	Seismic	Noise	Public Safety
Policy: Encourage landowners in underdeveloped areas of the city to increase the housing stock through lot consolidation. For example, the City may want to consider of work collaboratively with non-profit agencies and purchase small parcels from landowners.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Monitor vacancy rates to ensure that the provision of housing keeps pace with demand	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Action: Identification of Adequate Sites	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Issue 2: Conservation of Housing Resources	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Goal: Conserve the character and quality of the existing neighborhoods	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Goal: Conserve natural resources in the development and rehabilitation of all housing units	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Ensure all existing and proposed residential structures are not hazardous to the health, safety, and general welfare of Westminster's residents by means of proper and reasonable enforcement of all building, housing, zoning codes. The city should also consider implementing design standards.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Promote maintenance, repair and rehabilitation of existing housing units. For example, the city may want to launch a home improvements program that would provide financial opportunities to homeowners.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Take action to promote the removal and replacement of substandard units.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Provide and maintain an adequate level of community facilities and municipal services throughout the community	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Improve and upgrade community facilities and services where necessary.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Promote, and where feasible, assist in the rehabilitation of low and moderate-income rental units.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Require water and energy conservation techniques in the development/rehabilitation of housing units through conditions of approval.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Issue 3: Preservation of Existing Affordable Housing Stock	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Goal: Maintain the affordability of the existing housing stock for all residents of Westminster.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y

**City of Westminster Housing Element
Consistency Analysis – Policy Relationship Matrix**

HOUSING ELEMENT GOALS/POLICIES	GENERAL PLAN ELEMENTS/COMPONENTS ¹														
	Land use	Circulation	Economic Development	Education	Urban Design	Growth Management	Airport Environs	Scenic Corridors	Public Facilities	Conservation	Open Space, Parks and Recreation	Energy	Seismic	Noise	Public Safety
Policy: Seek regulatory agreements, which allow Westminster or a designee to purchase "at risk" property at the conclusion of the mortgage.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Minimize displacement through negotiation of anti-displacement policies or relocation mitigation with the owner where preservation of at risk housing is not possible.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Structure new restricted development so that minimal to no displacement occurs at the termination of controls.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Ensure the interests of renters are represented in cases of conversion to condominiums or alternate uses.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Issue 4: Improvement of Housing Opportunities and Accessibility															
Goal: Provide housing opportunities for all households regardless of race, color, religion, gender, family size, marital status, national origin, ancestry, age, physical disability or socioeconomic level.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Ensure the provision of housing for all economic segments of the community through the following means:	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Undertake economically feasible programs to provide low and moderate-income housing.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Provide the personnel resources necessary to carry out identified housing programs.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Continued and expand utilization of federal and state housing assistance programs.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Encourage the participation of private entities in attaining housing goals	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
• Encourage the provision and availability of a range of housing types throughout the community, with variety in the number of rooms and degree of amenities.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Provide for adequate numbers of housing units to accommodate a variety of family sizes.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Provide sufficient rental units for families with children.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Promote housing that meets the needs of special groups.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Promote fair housing practices throughout the City.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy: Promote available housing programs by increasing the awareness through marketing and public educational programs.	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y

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Appendix D – Glossary

Appendix D – Glossary

BMR:	Below-market-rate dwelling unit
CBD:	Central Business District
CC&Rs:	Covenants, Conditions, and Restrictions
CDBG:	Community Development Block Grant
CEQA:	California Environmental Quality Act
CFD:	A Mello-Roos Community Facilities District
CHFA:	California Housing Finance Agency
CIP:	Capital Improvements Program
CRA:	Community Redevelopment Agency
FAR:	Floor Area Ratio
FEMA:	Federal Emergency Management Agency
FHWA:	Federal Highway Administration
FIR:	Fiscal Impact Report
FmHA:	Farmers Home Administration
GMI:	Gross Monthly Income
HAP:	Housing Assistance Plan
HCD:	Housing and Community Development Department of the State of California
HUD:	U.S. Dept. of Housing and Urban Development
JPA:	Joint Powers Authority
LAFCo:	Local Agency Formation Commission
LHA:	Local Housing Authority
NEPA:	National Environmental Policy Act
OPR:	Office of Planning and Research, State of California
PUD:	Planned Unit Development
SRO:	Single Room Occupancy
TDR:	Transfer of Development Rights
UBC:	Uniform Building Code
UHC:	Uniform Housing Code

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